



Mekelle University

College of Business and Economics

Department of Cooperative Studies

The Role of Cooperatives In Unlocking Potentials of People with Disability:

The Case of Tigray War Veterans in Mekelle

By

Tesfahunegn Hailemariam Degefu

A Thesis

Submitted in partial fulfillment of the requirement for the

Master of Arts Degree

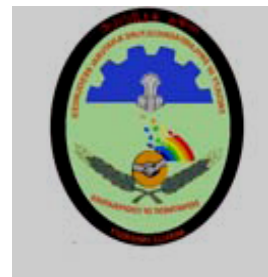
In

Cooperative Marketing

Advisor:

Kelemework Tafere /PhD/

September, 2011



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## DECLARATION

This is to certify that this thesis entitled “**The role of cooperatives in unlocking potentials of people with disability: the case of Tigray war veterans in Mekelle**” submitted in partial fulfillment of the requirements for the award of the degree of M.A. in Cooperative Marketing to the School of Graduate Studies, Mekelle University, through the Department of Cooperatives, done by Mr. Tesfahunegn Hailemariam Degefu, Id.No. CBE/PG 010/01 is an authentic work carried out by him under my guidance. The matter embodied in this project work has not been submitted earlier for award of any Degree or Diploma to the best of my knowledge and belief.

Name of the student: Tesfahunegn Hailemariam      Signature -----date-----

Name of the Advisor: Kelemework Tafere (PhD)      Signature----- date-----

**Approved by Board of Examiners:**

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Examiner

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## **ABSTRACT**

*This study presents analysis of the role of cooperatives in unlocking the potentials of disabled war veterans. Veterans are indeed interested to join themselves in a genuine synergy under cooperatives to solve their social and economic problems. The ultimate objective of this thesis was to assess and measure the overall role of cooperatives in unlocking potentials of the disabled veteran through cooperatives, and in attaining social and economical empowerment of people with disabilities.*

*To find out the role of cooperatives in attaining sustainable livelihood of the veterans engaged in cooperatives, by the degree of physical, human, social, and financial capital they owned; To examine the role of cooperatives in improving the lifestyle, self image and attitude; To identify the challenges encountered by the disabled members of the cooperatives; To assess the compatibility of the cooperative units (activities) to people with disabilities and to suggest future directions for all-inclusive policy and interventions. Data was collected from primary & secondary sources through structured & unstructured personal interview, discussion and questionnaire; In-depth interview was used with 10 key informants. The researcher investigated the role of cooperatives in attaining sustainable livelihood of members with in-depth interview of 5 cooperative members. The population of the study had comprised 300 war veterans living with disability and are being found engaged in 20 different cooperative unites and therefore the whole population, which is 100% of the participants were target population of the study. The result of the study indicates that cooperatives brought both directly and indirectly a significant physical, psycho-social, and economic rehabilitation among the veteran by unlocking their potential. The compatibility of the cooperative units, the credit facility and infrastructure are found to be the major hindrances to the improvement of productivity of the veterans in cooperatives. More importantly cooperatives; helped the veterans to know more about themselves, that they are productive and have got the potential. The result of the study is presented in a simple table, cross tabulation and bar graph which indicates that cooperatives are the best means ever to unlock the potential of the disabled war veterans and lead them to productivity and independent living economically. Generally it is concluded that cooperatives offered a unique experience for the disabled war veterans to enhance their efforts at empowerment and to decrease their dependence on the state and on their association.*

**Key words:** *Disability, Potential, sustainable livelihood, Veteran, independent living.*

## **ABBREVIATIONS**

|             |                                                                  |
|-------------|------------------------------------------------------------------|
| ADA-----    | American Disabilities’ Agency                                    |
| COOP-----   | Cooperatives                                                     |
| DFID-----   | Department for international development                         |
| DPO-----    | -Disabled Persons Organization                                   |
| FAO-----    | -Food and Agricultural Organization                              |
| FCA-----    | Federal Cooperative Agency                                       |
| FGD-----    | -Focus Group Discussion                                          |
| GDP-----    | Gross Domestic Product                                           |
| ICA-----    | International Cooperative Alliance                               |
| IPMS-----   | Improving Product and Market Success                             |
| NGO-----    | Non-Governmental Organization                                    |
| PPS-----    | Probability Proportionate to Size                                |
| SPSS-----   | Statistical Package for Social Science                           |
| TCPO-----   | Tigray Cooperatives promotion Office                             |
| TDVA-----   | Tigray Disabled war veterans association                         |
| UNDP-----   | United Nations Development Program                               |
| UNESCO----- | United Nations Educational, Scientific and Cultural organization |
| UNICEF----- | United Nations Children’s fund                                   |
| USAID-----  | United states Agency for International Development               |
| WHO-----    | World health Organization                                        |
| WFP-----    | World Food Program                                               |



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# CHAPTER ONE: INTRODUCTION

## 1.1. Back ground of the study

There are approximately 610 million disabled persons in the world, of which 386 million are of working age disability according to the report of the International Labor Organization (ILO, 2007).

In Ethiopia there are 986,852 people with disabilities and out of this number 90,742 of them are found in our region, Tigray. The age group of the disabilities is 0.25 % are unknown, 30.9% are 0\_14 years old, 20.4% of them are 15\_25 years old, 23.6% are 30\_49 years old while the rest 24.9% of them are above 50 years old (FDRE, 2002).

Tigray region is known for its experience of war after war for many years. The era of the Derg regime was incomparably consuming. It destroyed too many resources of the region. The Tigray disabled veterans are the results of this damage; they are the victims of this hardboiled action and reaction of the Derg regime. It is believed that there are near one hundred disabled war veterans in Tigray region, and currently there are 26,000 registered disabled war veterans under one association and there are other too many natural disabled people who are wrestling to win their daily living in our region. The disabled war veterans risked their life for the sake of the prevalence of peace and democracy and now they are facing special problems. These problems may affect their personal life, family life, and community life. The major problem of these disabled people is their limited ability to perform ordinary daily activity because nothing compatible job offer is available. Almost half of them suffer severe poverty, resulting in the increase of incidence of disabilities. They are experiencing special psychological problems. They may become depressed because their disability makes them different from most other people. However some disabled people think of their disabilities as a challenge, and this attitude helps them to overcome it. Social relationships can be difficult for people with disabilities; even a family's home life may change considerably if some member becomes disabled (TDVA, 2010).

Poverty reduction is a worldwide concern and strategy, and has been at the center of globe wide development agenda. Poverty is also usually assessed against income or consumption on a defined criterion. Whenever poverty is coupled with disability it exacerbates the problem and binds them to remain victims of its effect regardless of the potential they may have.

The disability community is one of the largest minority groups vulnerable to social exclusion and marginalization, too often forced into poverty, unemployment and social isolation through dependence on the state. This is the result of systemic discrimination, and is being challenged by the social model of disability which frames disability as a political creation: it proposes that barriers, prejudice, and exclusion created by society (purposely or inadvertently) are the ultimate factors defining disability (Ottawa, 2010).

World bank (2010) stated, 'For people with disabilities, empowerment is a process of obtaining basic economic and social opportunities; it is defined as: "A multilevel construct that involves people assuming control and mastery over their lives in the context of their social and political environment; they gain a sense of control and purposefulness to exert political power as they participate in the democratic life of their community for social change' It has traditionally been assumed that people with disabilities are un productive and had remained economically burdens over the community. Initiating and motivating people with disabilities to rehabilitation in a genuine productive way were unthinkable. For many years disabilities has been treated as a liabilities which has to be helped. They were denied their rights to get job and think of independent living. People with disabilities are striving to help themselves being associating themselves in different cooperative groups so as they may improve the life style of their family. The core emphasis of this study is then to assess the impact cooperatives made in the life of the members and to assess degree of their productivity if they are assisted to unlock their potential with cooperatives forming genuine synergy. Cooperatives which are compatible to the people with disabilities create a possibility of attaining the United Nations

Millennium Development Goals by empowering them economically and socially. National standard rules on the equalization of opportunities for persons with disabilities and the readiness of the country to globalization by providing compatible jobs for people with disability enables to unlock their potential by helping them to form a productive synergy through compatible cooperatives. The main problem that this research looked into was the formulation and impact of the poverty reduction strategies through cooperatives to unlock their potential and be able to have independent living.

Cooperation among people has existed since history has been record. Traditional forms of cooperation involved community members voluntarily pooling financial resources through "Iqub", which was an association of people having the common objectives of mobilizing resources, especially finance, and distributing it to members on rotating basis. There were also initiatives for labor resource mobilization that were to overcome seasonal labor peaks, known as "Jigie", "Wonfel", among others. There also was the Idir, which was an association for provision of social and economic insurance for the members in the events of death, accident, damages to property, among others. These informal associations continue to operate in Ethiopia. Modern forms of cooperatives were first introduced in Ethiopia in 1960. The new cooperative movement in Ethiopia was triggered by reforms made to the socio-political system. During the socialist government (the Derg regime), cooperatives were formed to assist in the implementation of the Government's policy of collective ownership of properties. Under this system, cooperatives were forced to operate in line with socialist principles, which meant that production and marketing of produce were undertaken through collective mechanisms. Membership to a cooperative was also compulsory, which contravened the basic cooperative principle of voluntarily participation. Currently, cooperatives are recognized as an important instrument for socioeconomic improvement of the community. This importance is recognized in their definition, which considers cooperatives to be: An association of persons who have voluntarily joined together to a common end through the formation of a democratically controlled organization, making equitable contribution to the capital

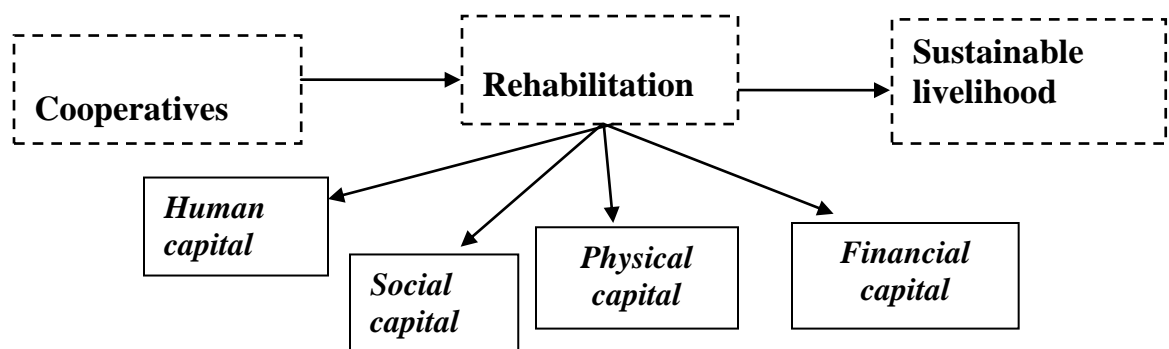
required and accepting a fair share of the risks and benefits of the undertaking, in which the members actively participate (FCA, 2007c: 1).

The Cooperative Proclamation No. 147/1998 identified clear goals and authorities, which supported a more conducive legal environment for the formation of Ethiopian cooperatives. The goals include social, economic and other motives that require joint actions for attaining a common target. However, the extent to which the cooperatives in Ethiopia have been able to attain these goals has not been adequately analyzed.

## 1.2. Statement of the problem

Cooperatives of people with disabilities were formed by NGOs contribution and they had no business orientation. Cooperatives are being frequently established and frequently dissolved and, or have frequent reshuffle of members or managements. Cooperatives should rehabilitate the livelihood of members and they must consider the physical and psychological condition of the cooperative members. More over there are only few researches that have been done that can accommodate and resolve the problems as far as the people with disabilities involvement in cooperatives is concerned. Therefore it was worthy of further research.

## 1.3. Theoretical and analytical frame works



Source: Own creation

Cooperatives are member-owned businesses. The simplest way to understand them is that they aggregate the market power of people who on their own could achieve little or nothing, and in so doing they provide ways out of poverty and powerlessness.

The representative body for cooperatives, the International Cooperative Alliance defines a cooperative as: An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations, through a jointly owned and democratically controlled enterprise (ICA, 2007).

“Sustainable development” is an economic program along which average well-being of present and future generations, taken together, do not decline over time. Sustainable development” should mean the maintenance of the productive base of an economy relative to its population (Dasgupta, 2007).

## **1.4. Research objectives**

### **1.4.1. General objectives**

The ultimate objective of this paper was to assess the overall role of cooperatives and their contribution in improving the life style of the disabled war veterans engaged in cooperatives.

#### **Specific objectives of the study**

1. To investigate the role of cooperatives in unlocking the potentials of disabled war veterans and attaining social and economical empowerment.
2. To find out the role of cooperatives in attaining sustainable livelihood to the disabled war veterans engaged in cooperatives, by the degree of physical, human, social, and financial capital they owned.
3. To examine the role of cooperatives in improving the lifestyle, self image and attitude.
4. To identify problems and challenges encountered by the cooperatives run by disabled war veterans and by the individual members.
5. To investigate the compatibility of cooperative units (activities); which fit for the people with disabilities and to suggest future directions for all-inclusive policy and interventions.



### **1.5. Research Questions**

1. How do 'the potential' of disabled war veterans can be unlocked and be uplifted to make use of it for rehabilitation and improvement of their life style and to own social, human, financial and physical capital through cooperatives?
2. What are the problems and challenges of cooperatives of people with disabilities?
3. Do cooperatives really relieve the economical and social deficiency of people with disabilities?
4. What is the policy regarding the participation of disabilities in cooperatives, which needs suggestions and recommendations for the future by policy makers.

### **1.6. Significance of the study**

It will give further information and act as guiding manual to the people with disabilities and governmental and non-governmental organizations which are interested to engaged with people with disabilities and will help as a significant researched reference to the policy makers. It will provide a general frame work to researchers, to policy makers, professionals and to managers of different organizations to guide future researches and to reappraise current cooperatives' practices and enables to evaluate how cooperatives are currently working with people with disabilities. It has suggested possible recommendations for future directions with regard to the cooperatives of people with disabilities.

### **1.7. Scope of the study**

Any research can't be conducted unless it is delimited into a manageable size and depth. Likewise this study had limited itself to adequately identifying the role of cooperatives in unlocking the potentials of the war veterans in Mekelle. The researcher didn't see the advantages of cooperatives out of their significant role towards people with disabilities. The research was done on the intent of evaluating the role of cooperatives unlocking potentials of disabled war veterans and cooperatives' role in poverty

reduction and prevailing sustainable livelihood. However; due to financial and time constraints, it would be beyond the reach of the researcher to cover the situation of all veterans in the region. Therefore, the study was limited on investigating merely the cooperative units run by disabled war veterans residing in Mekelle.

## **1.8. Organization of the thesis**

Chapter one deals with the background, statement of the problem, research questions, objectives, and scope of the study. The second chapter consists of the review of the literature. Methodology and data analysis is outlined and described in the third chapter.

The fourth chapter deals with the results and discussions. Conclusion and recommendations are given in the fifth chapter.

# **CHAPTER TWO: LITERATURE REVIEW**

## **2. Literature review**

This specific literature review lays stress to present different outcomes of different researches which have relevance to the topic under study. It is to review previous practical studies, workshop papers, journals, books and different publishing in the area of this specific study and to assess the role of cooperatives of people with disabilities in unlocking their potential and attaining poverty reduction, sustainable livelihood and then the gap also has been identified.

### **2.1 Definition of key terminologies and concepts**

#### **2.1.1. Cooperative principles**

Cooperatives have traditionally emphasized the importance of ethical and socially inclusive dealings in the marketplace. Members have insisted that their enterprises have honest dealings with them, and this in turn has led to honest dealings with non-members and a unique level of openness throughout the organizations. The practices of these values at the individual and community levels safeguard human rights. At the same time, cooperative values of self-help, democracy, equality, equity, and solidarity provide an essential foundation for the meaningful participation of poor people in development.

(Kofi A. 2005)

#### **2.1.2. Disability:**

Disability can be characterized as physical or mental impairments. That interferes with their ability to lead a happy and productive life. Physical impairment includes blindness, deafness, deformity, muscular and nervous disorder and the like. The disability community is one of the largest minority groups vulnerable to social exclusion and marginalization, too often forced into poverty, unemployment and social isolation through dependence on the state. This is the result of systemic discrimination, and is being challenged by the social model of disability which frames disability as a

political creation: it proposes that barriers, prejudice, and exclusion created by society (purposely or inadvertently) are the ultimate factors defining disability (Ottawa, 2010).

Emperor Haile Selassie I (1970) described the “disabled” as people who, because of limitations of normal physical or mental health, is unable to earn their livelihood and do not have anyone to support them; and shall include any persons who is unable to earn their livelihood because they are too young or too old.

The Transitional Government of Ethiopia (1994) referred to “a disabled person” as a person who is unable to see, hear or speak or is suffering from mental retardation or from injuries that limit him or her due to natural or manmade causes; provided, however, that the term does not include persons who are alcoholic, drug addicts and those with psychological problems due to socially deviant behaviors.

The terms “handicap” and “impairment” are used according to international standards.

“Disability is any restriction or lack (resulting from impairment) of ability to perform an activity in the manner or within the range considered normal for human beings” (WHO, 1976).

“Disability is a state in which functional limitation and/or impairments are causative factors of the existing difficulties in performing one or more activities which, (in accordance with the subject’s age, sex and normative social roles,) are generally accepted as essential, basic components of daily living, such as self-care, social relations and economic activity” (FDRE, 2002 ).

## **I. Current USAID programs to people with disabilities.**

- I. Promote participation of people with disabilities in the democratic process and elections.
- II. Promote inclusion of participation of people with disabilities in HIV/AIDS awareness raising and education programs.
- III. Foster inclusion of children with disabilities in education programs.
- IV. Increase employment and economic opportunities for people with disabilities.

V. Build capacity of humanitarian relief workers and first responders to better incorporate the needs of people with disabilities in all disaster relief planning.

VI. Improve laws and policies within country that better reflect the inclusion of people with disabilities.

## **II. Strengthen the capacity of Disabled Persons Organizations (DPOs).**

I. Improving the organizational capacity, financial management, human/material resources, strategic planning, fundraising, leadership and coordination of DPOs.

II. Building advocacy skills of DPOs to increase the inclusion of people with disabilities in programs funded by USAID, host government and other donors.

### **Attitudinal Barriers**

People with disabilities face barriers as part of their everyday lives. Barriers take on different forms that range from physical to “systematic barriers” in the workplace and society. Yet, the most difficult barriers people with disabilities face are attitudinal. These attitudinal barriers reflect low expectations from society in general. No matter what the source of attitudinal barriers (i.e. fear, misunderstanding, or hate) they keep society from recognizing and appreciating the full potential of people with disabilities.

Attitudinal barriers block opportunities for people with disabilities to seek jobs utilizing higher skill levels. Because of these barriers, people with disabilities are relegated to low-skill jobs, or they face a different set of job standards, sometimes lower but occasionally higher to ensure failure. Finally, negative attitudinal barriers demean a person with a disability through implying that a worker with a disability should be grateful that he or she has a job and not to expect “equal, pay, equal benefits, equal opportunity, and equal access to workplace amenities.” People with disabilities face many attitudinal barriers: inferiority, hero worship, ignorance, the spread effect, stereotypes, backlash, denial, and fear.

**Inferiority** - Sometimes people with disabilities are thought of as “second class citizens” because they have a disability. However, most people with disabilities have skills that do not “impair” them in the workplace setting.

**Pity** - When people with disabilities are pitied, it’s patronizing. People with disabilities want an equal opportunity to earn a living, attain independence, and compete in the job market.

**Hero worship** - The opposite reaction from “pity” is hero worship. People with disabilities do not expect accolades for performing everyday activities. They have learned to adapt by developing unique skills and knowledge. They are making their way independently just like everyone else.

### **Attitudinal**

**Ignorance** - People with disabilities are often not given the chance to show their skills for a prospective job. The employer immediately focuses on the disability and the worker isn’t even given a chance to succeed. The assumption is that the person with the disability simply can’t perform the job.

**The Spread Effect** – Some people think that just because a person has a disability he or she must be totally impaired. The notion of the disability “spreading” to include other domains is false. For example, some people raise their voices when they talk to a person who is blind or don’t expect a person in a wheelchair to speak intelligently for themselves.

**Stereotypes** – Stereotypes are the positive and negative generalizations that dismiss the true abilities and strengths of people with disabilities. Examples include the notion that people who are visually impaired have a stronger sense of hearing, or all people in wheelchairs are docile, or people with developmental disabilities are innocent and sweet-natured, or all people with disabilities are sad and bitter.

**Backlash** - Many people think that employees with disabilities are given advantages in the workplace. The ADA does not promote unfair advantages for people with disabilities. They must do the same job

as anyone else hired for that position; however, they may simply do the job in a different way. That's where job accommodations come into play.

**Denial** - If a disability is not readily apparent, like psychiatric conditions, epilepsy, cancer, or heart disease, people reject the need for accommodation by saying that these disabilities are not true disabilities. However, the ADA defines "disability" as an impairment that "substantially limits one or more of the major life activities." The examples above certainly meet this definition.

**Fear** - Many people avoid contact with people who have a disability because they are afraid they will do something to offend them. They let fear rob them of opportunities to focus on the "person" instead of the "disability."

**Attitudinal barriers** can be broken by interaction between people. Some tips for interacting with people with disabilities include:

Try listening with an open mind to what the person with the disability is saying without prejudicing your thoughts about what he or she can or cannot do. (Laurie Davis, Consumer Liaison, 2005)

### **Policies on Disability**

- Conditions shall be facilitated that will enable persons with disabilities to use their abilities as individuals or in association with others to contribute to the development of society as well as to be self-supporting by participating in the political, economic and social activities of the country.
- Efforts that instill a sense of confidence and self-reliance within persons with disabilities through education, skillful training, gainful employment opportunities, and other services shall be increased and appropriate legislative measures be taken to ensure their welfare  
(FDRE, 2002)

**2.1.3. Cooperatives:** A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and

democratically-controlled enterprise Co-operatives are enterprises that put people at the centre of their business and not capital. Co-operatives are business enterprises and thus can be defined in terms of three basic interests: ownership, control, and beneficiary. Only in the co-operative enterprise are all three interests vested directly in the hands of the user.

Co-operatives put people at the heart of all their business. They follow a broader set of values than those associated purely with making a profit. Because co-operatives are owned and democratically-controlled by their members (individuals or groups and even capital enterprises) the decisions taken by co-operatives balance the need for profitability with the needs of their members and the wider interests of the community. Co-operatives are also enterprises that follow a set of principles and values - The Co-operative Principles (ICA, 1995).

### **Cooperatives and Poverty Reduction in Africa**

The cooperative sector in Africa is very heterogeneous in terms of its membership. Members of cooperative societies cut across ethnic backgrounds, the rural-urban divide and sometimes professional categories. Whereas members of agricultural cooperatives are largely rural large and small-scale farmers, the majority of the members of non-agricultural cooperatives live in the urban areas. In these settings, there are people from diverse ethnic backgrounds participating in the same cooperatives. The proliferation of SACCOs, particularly in the urban areas, has significantly integrated people from different professional and income categories in cooperative activities. High-ranking professionals employed in organizations, around which SACCOs are formed, find themselves in the same cooperative with their juniors. Thus, it is the services rendered by cooperatives that form the basis for membership in most countries rather than ethnic, class and professional bases. Indeed, in some countries like Kenya, SACCOs are even being formed among the self-employed in the informal and agricultural sectors, which is a complete departure from the past where they were mainly formed



among those employed in the urban areas that could make their share contributions through a monthly payroll check-off system. (Frederick O. Wanyama, Patrick Develtere, Ignace Pollet, 2008)

### **1. Co-operatives can be significant economic players that contribute to sustained growth**

**processes.** The top 300 global co-operatives have a combined turnover of US \$1.1 trillion.

Co-operatives employ over 100 million people (more than multinational corporations) and contribute to increased agricultural productivity, expanded access to financial services and critical utilities such as electricity. Co-operatives can make a significant contribution to GDP: an estimated 9% in Vietnam and 45% in Kenya<sup>5</sup> where the Co-operative Bank of Kenya reported a turnover of over £900 million in 2008-9 and the combined assets of all Kenyan savings and credit co-operatives are worth \$2.7 billion<sup>6</sup>. Despite global recession Alum, an Indian dairy co-operative, had a turnover of £750 million in 2008-9 and sales growth of 27%.

Bezabih Emana (2009) stated it in the 13<sup>th</sup> coop Africa working paper; cooperatives a path to economic and social empowerment in Ethiopia, volume 19 expounded that Cooperative associations have existed in Ethiopian society for centuries. However, the history of formal cooperatives in Ethiopia dates back to 1960, when the first cooperatives' directive was enacted. Since this time cooperative policy and law has undertaken many reforms and cooperatives have come to play a crucial role in economic and social development. For instance, the cooperative sector created approximately 82,074 jobs and provided over half a billion Ethiopian Birr in income from this employment in 2007. The participation of cooperatives in agro-processing, marketing and finance (saving, credit and banking) is increasing. The social role of cooperatives is ensured through voicing of common goals via cooperative unions, enhanced participation in value chains and protection of producers from unfair pricing. However, the functioning and development of cooperatives and their support institutions is constrained by frequent reform, shortage of skilled human resources and limited awareness of cooperative approaches to development.

**2 .Co-operatives help create more equitable growth.** Co-operatives can help make markets work better for poor people, by generating economies of scale, increasing access to information, and improving bargaining power. Co-operatives have over 800 million members and many operate in the informal sector where they can transform the survival activities of the poor into viable livelihoods. Co-operatives of scavengers (rag pickers/waste collectors) in India and Latin America have improved bargaining power with the authorities, leading to reduced harassment and increased incomes. Co-operative profits are re-invested in the business or shared with members so the rewards of enterprise are retained locally. Coalitions between the poor and not-so-poor in one co-operative can help improve the performance of the enterprise and reduce the poverty of its poorer members.

**3. Co-operatives expand poor people's access to financial services,** including credit savings and in some cases insurance and remittances. These services can support enterprise start-up and expansion; enable the risk taking that can lead to increased profitability; and reduce vulnerability by allowing the poor to accrue savings, build assets and smooth out consumption. Co-operatives are active across the financial sector – from micro finance to mainstream banking. Co-operatives are one of the largest providers of micro finance services to the poor, reaching 78 million people living below \$2 a day, and some co-operatives have become major financial sector players. A 2007 IMF study found that co-operative banks are more stable than commercial banks – a finding borne out by the recent financial crisis. (DFID, 2010).

### **Employment Creation and Income-generation**

Cooperatives create employment opportunities in three different ways. First, they offer direct wage employment to people who work in primary and secondary cooperatives as well as in governmental cooperative support institutions (e.g. ministries, departments, cooperative colleges, etc.). Secondly, cooperatives offer self-employment to members, whose participation in the economic activities that they make possible substantially guarantees a decent income.

Thirdly, cooperatives also indirectly employ through the spillover effects of their activities on non-members whose income-generating activities are only viable through the transactions they have with, as well as opportunities created by, cooperative ventures.

Of these three, direct wage employment presents the least contribution to employment and income-generation in Africa, yet data from the field shows an increase in the number of people employed. In 1997, an ILO study estimated that the cooperative sector in 15 African countries was responsible for 158,640 direct jobs (Schwettmann, 1997: 7). Our evidence from the field suggests that the sector is actually employing more. For instance, cooperatives and support government institutions are reportedly employing a staggering 77,400 staff in Kenya (Wanyama, 2007); 28,000 in Ethiopia (Lemma, 2007); 9,500 in Egypt (Aal, 2007); 3,130 in Ghana (Tsekpo, 2007); 2,823 in Uganda (Mrema, 2007); and about 800 in Rwanda (Nyamwasa, 2007). On the basis of more detailed analysis, Wanyama and Lemma suggest for Kenya and Ethiopia, respectively, that employment in the sector might even be higher than these official figures. (Frederick O. Wanyama, Patrick Develtere, Ignace Pollet, 2008).

**2.1.4. Compatible cooperatives:** Workplace modifications and adjustments can remove barriers in the workplace that may be preventing you from getting a job or achieving your full potential. Cooperatives which are suitable to people with disabilities that considers their physical impairment (Department of Employment and Workplace Relations, 2007).

**2.1.5. Independent living:** The criterion suggested here for assessing social policy is the degree to which a given policy facilitates or hinders an individual's progress towards Independent Living.

Independent Living, by way of a definition, is a philosophy and a movement of people with disabilities who work for equal opportunities, self-respect and self-determination. "Independent Living" does not mean that we do not need anybody that we want to do everything by ourselves or live in isolation.

"Independent Living" means that we want the same control and the same choices in every-day life that

our non-disabled brothers and sisters, neighbors and friends take for granted. We want to grow up in our families, go to the neighborhood school, use the same bus, and work in jobs that are in line with our education and abilities. Most importantly - like everybody else - we need to be in charge of our own lives, think and speak for ourselves (Fadila, 2004).

#### **2.1.6. Potentials of people with disability:**

People with disability have the potential to do most things, if not all, that the body without impairment, can do. It has been said body and not person because this was how a person with a disability has been seen, just as an inanimate object. The potential people with disabilities have to achieve was not acknowledged by the society because they have been socialized into believing that anything less than "normal" is useless (Fadila, 2004).

#### **2.1.7. Poverty:**

Poverty is a multi-faceted phenomenon that hinders the satisfaction of basic life requirements; the tendency has been for some analysts to conceptualize it in narrow economic terms by insinuating that it is simply the lack of money (Smith & Ross, 2006). Given that poverty is much more complex, it is defined in this discussion as a condition that deprives the individual the basic necessities for existence like food, water, shelter and clothing as well as other fundamentals to life like health, education, security, opportunity and freedom (Spence, 2005). Deprivation of these basic and fundamental demands of life results into the exclusion of the individual in society due to the lack of the capability to function and exercise the freedom of choice. The definition and measurement of poverty can be quite elusive. It varies from place to place and from time to time. The World Bank has listed the following as faces of Poverty:

- ✓ Hunger, lack of shelter
- ✓ Being sick and not being able to see a doctor
- ✓ Not being able to go to school and not knowing how to read

- ✓ Not having a job
- ✓ Fear for the future, living one day at a time
- ✓ Living in an unhealthy environment
- ✓ Powerlessness, lack of representation and freedom (World Bank, 2010).

One of the Millennium Development Goals is the eradication of extreme poverty and hunger, a goal that cannot be achieved without taking into consideration a group of people that is so disproportionately represented among the world's poorest people. “People with disabilities are of course included whenever PRSPs mention “vulnerable groups”, “marginalized groups of society”, or “disadvantaged groups”. But experience shows that whenever the specific exclusion mechanisms and specific needs of persons with disabilities are not explicitly identified, the related strategies and programs also miss their specific target. A category like “vulnerable groups”, though useful at certain levels of analysis, becomes an obstacle when it hides essential differences in poverty determinants of various vulnerable sub-groups and in strategies to apply. As we will see, these distinctions are essential even within the category of disabled persons themselves” (World Bank, 2007).

Forming a co-operative is an empowerment strategy used by the disability community, as cooperatives have proven to be effective responses to the exclusion issues facing other marginalized communities. A multi-stakeholder co-operative model, in particular, holds the ability to empower the disability community while addressing its need for interdependence. Kama Sole in his thesis explored this, and explained why this model could be used more in the future to counter disadvantage and marginalization. The disability community needs new opportunities for empowerment and for economic and social development, and this thesis explores the potential of multi-stakeholder co-operatives to provide such opportunities (Kama Soles, 2010).

Cooperatives can do best for the independent living of the disabilities like all employees; you have the potential to bring a range of skills, talents and abilities to the workplace. Many people with disability

are tertiary or trades qualified and hold senior managerial positions.

People with disability can be successful in all areas of the workforce. People with disability are employed across many occupations ((Department of Employment and Workplace Relations, 2007).

Most importantly - like everybody else - we need to be in charge of our own lives, think and speak for ourselves.

Accessible housing and appropriate personal assistance services are the two key requirements for de-institutionalization. If one of these two ingredients is not present, persons with extensive disabilities can choose only between living with their parents or move to institutions. These extremely limited and limiting options are incompatible with an ordinary lifestyle, full citizenship and the concept of independent living.

Just as other persons with less extensive disabilities can compensate their functional limitations by using assistive devices, assistance - if properly organized - can enable us to become fully-functioning citizens. Doing everything by oneself is not always the most efficient way of achieving one's goals. What counts is to get things done according to one's own needs and wishes. People who are dependent on others for the most basic needs of life face prejudices. For instance, somebody who is physically dependent on other persons may also be considered emotionally and intellectually dependent. Somebody who cannot pull up his or her pants like a small child may be treated as a small child in other respects as well. The result is often over-protection and custodial care where other people make the decisions.

It is no surprise then that the Independent Living philosophy is most easily grasped by people who are dependent on assistance in their every-day lives. This is also the reason why the Independent Living Movement emphasizes the importance of the quality of assistance for users who want to achieve maximum independence. In order to provide an operational definition for quality, the Independent Living Movement coined and defined the term "personal assistance"

"Personal" assistance means that users exercise the maximum control over how services are organized and custom-design their services according to their individual needs, capabilities, life circumstances and aspirations. In particular, personal assistance requires that the individual user decides

- who is to work,
- with which tasks,
- at which times,
- Where and how.

Thus, the individual user must be able to recruit, train, schedule, supervise, and, if necessary, fire his or her assistants. Simply put, "personal assistance", means that the user is the boss. Personal assistance enables users to take their rightful place in family, at work and society with all the rights and duties that the general population takes for granted. With personal assistance persons with extensive disabilities need no longer be a burden on their families. Parents, husbands or wives do not need to stay at home and sacrifice their careers. Personal assistance users not only manage on their own, they can also take their share of household and child-rearing. With personal assistance we can attend school and educate ourselves, enter the labor market and become tax-payers. When we fall in love, our partners need not fear that they are about to sign up for a life-long 24 hour job

(Adolf Britzka May 1996).

Recent emphasis on community self-help as a means to rural economic development, and the large untapped potential of unemployed rural workers with disabilities, invites the application of some innovative mechanism for linking these circumstances for the mutual benefit of all involved. The worker cooperative may be just such an innovative mechanism.

Cooperative ventures in general have a long tradition in rural America, where they have typically taken the form of agricultural coops of one sort or another. Though there are relatively few worker cooperatives in the United States, and only a very few of these systematically address disability, it

would be a mistake to dismiss the idea and possibilities of worker cooperatives. Rehabilitation providers and policy makers who consider the possibilities to be found in worker cooperatives equip themselves with one more tool to continue the work of enabling people with disabilities to become self-supporting individuals with skills, expertise, and guidance to contribute to the whole. The worker cooperative differs from both buying and selling cooperatives in that the cooperators actually own and manage the entire business. Cooperators may jointly own (or purchase) the raw materials of production, the facilities in which their work takes place, the equipment and supplies used, and all other assets necessary to market the final good or service.

The principle legal differences between a worker cooperative corporation and a conventional corporate business have to do with who has ultimate management authority for the business, who is entitled to the profits, and who legally owns the "book value" of the business. The fundamental difference is the purpose for which the business exists. The conventional corporation is intended primarily as a profitable investment for its shareholder-owners, whereas, the worker cooperative corporation is intended primarily as a stable source of high-quality employment for its member-owners

(Eller man, 1990; Feldman, 1988).

History shows that worker cooperative movements do best when those involved feel a significant degree of social, political, or economic distress. That is, when external circumstances force them to look within themselves and their own local resources for help (Sperry, 1987).

Recent widespread interest in rural self-help efforts may be attributed, in part, to the existence of similar social, political, or economic distress. People with disabilities who live in rural areas may collectively feel an even stronger sense of social and economic distress, due to the additional social and physical barriers they often face. Not only has experience convincingly demonstrated that the worker cooperative can be a viable form of business organization, it has also shown us an organizational structure that is both stable and socially responsible. The worker cooperative places



decision making entirely in the hands of worker-members who live where they work and so have a long-term interest in not only their individual economic gain, but also in the long-term welfare of the communities in which they live, recreate, raise their children, and possibly retire (McNeil, J.M. 1993). As Adolf Britzka (1996) had said there is no clear definition of people with disabilities related issues. People with disabilities can be bosses and leaders too. The individual user must be able to recruit, train, schedule, supervise, and, if necessary, fire his own or her own assistants. Simply put, "personal assistance", means that the user is the boss. It is recognized that users with learning or mental disabilities will need support from third persons with these functions.

The kinds of cooperative we have are not also compatible. The way we address to the non-disability and to the disabled are the same nothing special in our systems of forming cooperatives and the credit and the market opportunity.

As Sperry stated that we have to give ears to the voice less. Cooperatives are the best means to unlock potentials of the disabilities. Cooperative movements do best when those involved feel a significant degree of social, political, or economic distress. That is, when external circumstances force them to look within themselves and their own local resources for help (Sperry, 1987). Cooperatives are the best, easy, effective and fastest means to solve problems, Enhance productivity, Unlock their potential of creativity, maximize their productivity, and let them explore their opportunities.

#### **2.1.8 Empirical studies**

Against the research conducted by (Yisak, 2002) the ex-fighters were ethnically homogenous and have returned to an area where people of the same background are living. Ex-soldiers who preferred to live within a heterogeneous community but who earn a living by engaging in cooperatives undoubtedly face special challenges of adapting to the economic and social life of the civilians. It would have been enable them to unlock their potential and form productive interdependence. Therefore if the disabled

war veterans form up cooperatives with the nondisabled parts of the community it would have helped them to establish strong cooperative constituted with heterogeneous group of people.

According to the message of the Secretary General of the United Nations (Kofi A. Annan, 2005) the cooperative movement brings together more than 800 million around the world. Cooperatives are significant economic actors, providing more than 100 million jobs globally. The movement's socially responsible enterprises impact the livelihood of nearly three billion people -- roughly half the world's population. This large and influential movement is well positioned to make major contribution to the achievement of the MDGs, in particular the goal of halving extreme poverty and hunger by 2015. Cooperatives have traditionally emphasized the importance of ethical and socially inclusive dealings in the marketplace. Members have insisted that their enterprises have honest dealings with them, and this in turn has led to honest dealings with non-members and a unique level of openness throughout the organizations. The practices of these values at the individual and community levels safeguard human rights. At the same time, cooperative values of self-help, democracy, equality, equity, and solidarity provide an essential foundation for the meaningful participation of poor people in development processes.

Based on the findings of the Coop Africa Working Paper No. 9 (Bezabih Emana, 2009)

The importance of cooperatives for social and economic development in Ethiopia has been recognized by the government of Ethiopia. As a result, the Government has been committed to the promotion of cooperative development through its cooperative support institutions. These efforts have seen a steady increase in the number of cooperatives in Ethiopia in the recent years. However, the level of support has been inadequate as demonstrated by the effort to increase the number of primary cooperatives and unions without giving due attention to improving their functionality and technical viability.

As to the working Papers on Social and Co-operative Entrepreneurship by (Frederick O. Wanyama; Patrick Develtere; Ignace Pollet, 2008) cooperatives have created solidarity mechanisms to re-enforce

the informal traditional mutual aid systems by opening opportunities to set up schemes to cater for unexpected expenses related to illness, social welfare, death and other unexpected socio-economic problems like drought and crop failure. Cooperatives are, therefore, increasingly becoming the preferred mechanism for mediating people's access to resources that they utilize to participate in activities through which a living is earned. It is in this regard that cooperatives are significantly contributing to poverty reduction in Africa.

Self directed employment is an option that is of increasing interest to people with disabilities both in economically developed and developing countries. This could be a strong tool for economic empowerment of persons with disabilities; not only because they take the initiative, but also because they play a leading role in their structural set up and day to day decision making and management process. Self-directed employment can best be manifested through cooperatives.

Likewise (Kama Soles, 2010) stated this in his master's thesis that; Cooperatives invariably have special relationships with marginalized communities; they contribute directly to the eradication of poverty through the economic and social progress of their members and employees and indirectly through stimulating the economies and enhancing the social fabric of the communities in which they operate. Many cooperatives explicitly recognize a responsibility to make significant human and financial contributions to communities; they seek to promote the economic as well as social well-being of individuals. Cooperatives have the benefit of maximizing knowledge networks and ensuring collective contribution to, and ownership of, community solutions to economic, social, and political challenges. Cooperatives can offer a unique experience for people with disabilities to enhance empowerment and decrease dependence on the state by becoming part of the social economy through co-operative development.

# CHAPTER THREE: RESEARCH METHODOLOGY

## 3.1 Data type and source

### 3.1.1 Description of the study area

As to Mekelle city profile, 2009; the study area was Mekelle city, which is the seat of the national regional state. The unemployment of the city is 13.1% and 40% of the city residents live in absolute poverty. In Mekelle city there are 20 different cooperative units of war veterans of Tigray which encompasses a total of 300 members.

Mekelle is the seat of Tigray National Regional State. It was established as an urban center in 1872 by Emperor Yohannes IV. Most classified under flat to rolling formation, it is found in the altitude of 2150 to 2270 m.a.s.l: The population size of the city is 215,543 (2007) with growth rate of unemployment 13.1% poverty 40% of the city residents live in absolute poverty; temperature Mild condition with annual average maximum temperature of 24.1°C and annual average minimum temperature 11.11 °C; rainfall annual average rainfall of 618.3mm/year of which the substantial amount of falls on July and August.

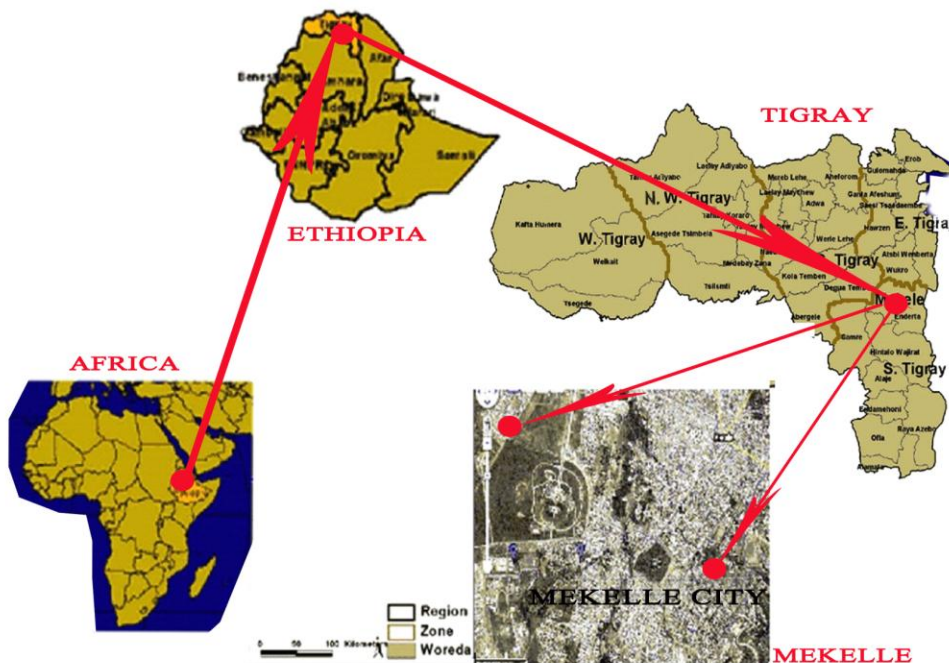


Figure 3:1 map of the study area.

| <b>Table3:1 COOPERATIVES AT MEKELLE CITY</b> |                              |                |                |     |       |                 |
|----------------------------------------------|------------------------------|----------------|----------------|-----|-------|-----------------|
| S<br>N                                       | Type of cooperatives         | No. of<br>Coop | No. of Members |     |       | Initial capital |
|                                              |                              |                | M              | F   | Total |                 |
| 1                                            | Construction                 | 178            | 2165           | 219 | 2384  | 893,385         |
| 2                                            | Block production             | 43             | 368            | 139 | 507   | 348,895         |
| 3                                            | Metal & wood work            | 63             | 760            | 80  | 840   | 441,220         |
| 4                                            | Consumer association         | 43             | 726            | 444 | 1170  | 731,209         |
| 5                                            | Multi-purpose                | 20             | 368            | 139 | 507   | 637,697         |
| 6                                            | Irrigation                   | 46             | 402            | 256 | 658   | 279,521         |
| 7                                            | Fattening                    | 83             | 583            | 419 | 1002  | 740,735         |
| 8                                            | Poultry                      | 51             | 276            | 294 | 570   | 267,305         |
| 9                                            | Honey Production             | 5              | 60             | 29  | 89    | 35,300          |
| 10                                           | Sewing                       | 11             | 52             | 81  | 133   | 47,531          |
| 11                                           | Parking                      | 4              | 4              | 44  | 48    | 64,680          |
| 12                                           | Food production              | 14             | 81             | 172 | 253   | 18,100          |
| 13                                           | Recreational area            | 19             | 184            | 80  | 264   | 109,198         |
| 14                                           | Electrical installation      | 25             | 290            | 6   | 362   | 118,100         |
| 15                                           | Sanitary                     | 38             | 516            | 17  | 533   | 154,198         |
| 16                                           | Spare part                   | 56             | 560            | 426 | 986   | 5000            |
| 17                                           | Cobblestone                  | 31             | 371            | 50  | 421   | 232500          |
| 18                                           | Service                      | 45             | 588            | 266 | 854   | 337500          |
| 19                                           | Construction material supply | 19             | 168            | 33  | 201   | 5000            |
| 20                                           | Masonry                      | 12             | 58             | 9   | 67    | 90000           |
| 21                                           | Cleaning service             | 12             | 120            | 171 | 291   | 36515           |

### 3.1.2 Sampling techniques

The researcher used multi-study sampling which comprises Census approach, simple random sampling and purposive sampling.

### 3.1.3 Data collection procedure and sources

#### Primary data and secondary data

Before the onset of data collection areas of interests i.e. Mekelle war veteran's village was visited and potential participants were selected as key informants and for the case study.

Following this a schedule was drafted. Finally, five data collectors had gathered the data within 15 days, employing an average of 30 minutes for every respondent.

### **Questionnaire**

Structured and in-depth interview guides were first designed in English and, then, were given to experts to give their comments. After necessary improvement had been made based up on the experts comments, the questionnaire was translated into Tigrigna in order to help respondents fill out them with ease. In the translation stage, language experts had participated who made necessary amendment in stating certain items. The Questionnaires had open and closed ended questions and were given to all the 300 respondents, which were collected fully.

### **Interviews**

Structured and unstructured in-depth interview was used with 10 key informants in Mekelle in order to gather the necessary information through direct observations and by the regular face to face contact with respondents as possible. Purposive sampling has been used to choose 10 key informants.

### **Case study**

The researcher investigated the role of cooperatives in unlocking potentials of disabled war veterans and then in attaining sustainable livelihood of members with in-depth interview of 5 cooperative members. Simple random sampling has been used to choose the five members for the case study.

**Secondary data** - The researcher collected needed information from reports and minutes, policies documentations and from government authorities (Regional, Woreda, and Tabia offices and TDVA) regarding:

- The age, number and kind of cooperatives of people with disabilities.
- Membership condition |frequency of withdrawal|
- Membership by sex and age
- Level of Impact on the socio economic situation

- Other relevant information related with the research objectives.

### **Cross sectional survey**

Using enumerator administered interview schedule to collect Primary data from 10 key informants, which was selected through purposive sampling method, in the 20 different cooperative units of people with disabilities were conducted using a pre-tested interview schedule. The interview schedule was also translated in to the vernacular language, Tigrigna.

#### **3.1.4 Data processing and analysis**

The study basically intends at finding out the impact of cooperatives of people with disabilities in unlocking their potential, in poverty reduction and bringing sustainable livelihood. Thus, a descriptive type of research design was used for data analysis. Finally, the data obtained were appropriately edited, coded, entered and analyzed.

The collected data were presented using tables and descriptive statistics, mean, mode, graph, pi-chart, and range are used.

- SPSS (Statistical Package for Social Sciences) is also used for data analysis.
- Percentages, frequency and mean, is used to describe results.

Finally the information from the interview was categorized in themes and was analyzed using qualitative methods and quantitative methods.

### **3.2 Research strategy and design**

This study was carried out at Mekelle metropolitan city, starting from September 20, 2010 to July 28, 2011.

The population of the study had comprised 300 war veterans living with disability and who are found being engaged in different cooperative unites and therefore the whole population, which is 300 (100%) of the participants were target population of the study.

# CHAPTER FOUR: RESULTS AND DISCUSSIONS

## 4.1 Demographic Characteristics of Respondents

### 4.1.1 Sex of the Respondents

Although Men and women are equal, they are not the same. Identity and equality are not to be confused. They are different from one another, and they complement one another in the distinctive qualities of their own sexuality, psychological as well as physiological.

Table: 4.1 Sex of respondents

| Sex          | Frequency  | Percent      |
|--------------|------------|--------------|
| Female       | 84         | 28.0         |
| Male         | 216        | 72.0         |
| <b>Total</b> | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

Table: 4.1 Reveals that cooperatives of the disabled war veterans comprises of both men and women veterans. From the total respondents 84 which are 28% are women while 216 which are 72% of the total respondents are men. This means both men and women are being engaged in cooperatives to solve their economical and social problems.

### 4.1.2 Age of respondents

Age is believed to be the major demographic feature which characterizes members of the cooperatives. Age significantly determines the effectiveness and efficiency of the cooperative as far as productivity is concerned.



Table: 4.2 Age of respondents

| Age group    | Frequency  | Percent      |
|--------------|------------|--------------|
| 35-45        | 73         | 24.3         |
| Above 45     | 226        | 75.3         |
| 35           | 1          | 0.4          |
| <b>Total</b> | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

Table: 4.2 portrayed that 73 which is 24.3% of the total population are between the age 35 to 45 while the majority 226 which are 75.3% of them are above 45 years and only one veteran is found in the age of 35. Most of the war veterans who are in cooperatives are 45 years old and above. So they are at a disadvantage to conduct their business because they are getting old and weak besides to the physical impairments they have. However as their age goes up with physical impairment maximizing productivity becomes a tough journey for them. This age group guarantees the job to be objective driven and productive unless situation conditioned them.

#### 4.1.3 Educational status of respondents

Education helps to invent for development. Higher educational level enables any one to perform the maximum of his/her potential. However illiteracy and lack of education are common in Ethiopian which often hinders our progress. Especially cooperatives like any other business needs people who are educated and creative individuals.

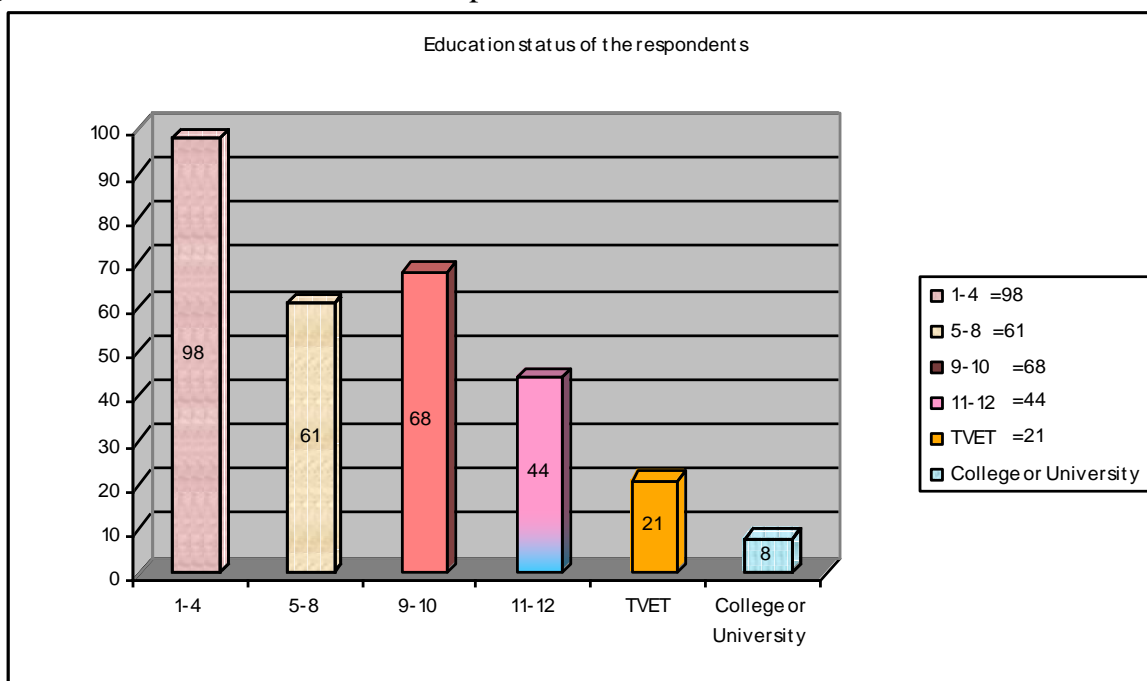
Table 4.3 Educational statuses of respondents

| Education             | Frequency  | Percent      |
|-----------------------|------------|--------------|
| 1-4                   | 98         | 32.7         |
| 5-8                   | 61         | 20.3         |
| 9-10                  | 68         | 22.7         |
| 11-12                 | 44         | 14.7         |
| TVET                  | 21         | 7.0          |
| College or University | 8          | 2.7          |
| <b>Total</b>          | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

Table 4.3 shows that 98(32.7%) of the respondents are in first cycle, 61(20.3%) of the respondents are in second cycle, 68 (22.7) of the respondents are also in a high school while the remaining 21(7%) and 8(2.7%) are in TVET, colleges and universities respectively. Therefore most of the cooperatives are being led by people who have formal education.

Figure 4.1 educational statuses of respondents



Source: Primary data, 2011

#### 4.1.4 Marital status of respondents

Marital status is an important variable which indicates their status in the society and their responsibilities. The respondents were categorized in to two categories namely; married, and widowed as follow. Marriage shows the degree of responsibility someone has living among a family. This area of responsibility encompasses economical responsibility. Parents are responsible to the economical security of their own family members.

Table 4.4 Marital status of respondents

| Marital status | Frequency  | Percent      |
|----------------|------------|--------------|
| Married        | 287        | 95.7         |
| Widowed        | 13         | 4.3          |
| <b>Total</b>   | <b>300</b> | <b>100.0</b> |

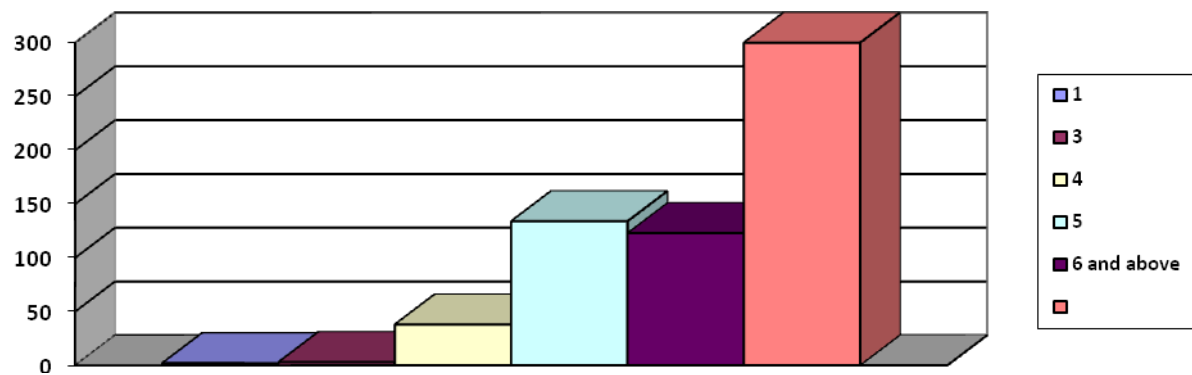
Source: Primary data, 2011

The above table reveals that 287(95.7%) are married while 13(4.3%) are widowed however they have family to take care. So, from this data the researcher can understand that, all veterans in the cooperatives are responsible to some family members to secure the daily bread of their own family living under their roof. More over the widowed members have double vested responsibility to their family.

#### 4.1.5 House hold size of respondents

House hold size is an important variable which indicates the level of dependency in the household, or the number of dependents in the household. Family planning is not still tradition in Ethiopia; every one gives birth to children not based on economic plan but haphazardly and considering that having many children is a blessing. This exacerbates the economical problem and broadens the area of responsibility of the family leaders. Household profile means the number of family members in a house.

Figure 4.1 House hold size of the respondents



Minimum-1, Maximum-7, Mean-5.24

Source: Primary data, 2011

The above Bar chart shows us that 123(41%) of the respondents have 6 and above house hold size while 134(44.7%) have a house hold size of 5. The minimum and maximum household sizes are leveled as 1 and 7 respectively. Therefore most of the respondents have a family to take care of them. This data indicates that the degree of the responsibility of the veterans is huge that they must involve in income generating activities to solve the economical problem they have.

#### 4.1.6 Types of cooperatives respondents involve

The type of cooperative is important variables which indicate the area of productive involvement of the veterans. Cooperative units are different according to the type of functional objectives they are established and are in the forefront in the production and marketing of foodstuffs, electricity and consumer goods as well as financial, insurance, service, construction and social services.

Table 4.5 Types of cooperative units respondents involved

| <b>Types of cooperatives</b>                    | <b>No. of cooperatives</b> | <b>Number of members</b> | <b>Percent</b> |
|-------------------------------------------------|----------------------------|--------------------------|----------------|
| Service                                         | 7                          | 109                      | 36.3           |
| Urban agriculture/milk production and marketing | 1                          | 35                       | 11.7           |
| Grain marketing                                 | 3                          | 48                       | 16             |
| Block production                                | 5                          | 61                       | 20.3           |
| Irrigation                                      | 1                          | 15                       | 5              |
| Multipurpose cooperative                        | 3                          | 32                       | 10.7           |
| <b>Total</b>                                    | <b>20</b>                  | <b>300</b>               | <b>100</b>     |

Source: Primary data, 2011

As to the information in table 4.5 majority of the respondents i.e. 109(36.3%) are engaged in service giving cooperatives, 35(11.7%) of them are engaged in urban agriculture, like milk production and marketing, 48(16%) are in grain marketing, 61(20.3%) are in block production, 15(5%) are also found engaged in irrigation while the remaining 32(10.7%) of them are engaged in multipurpose cooperatives. Therefore, most of them are involved in service giving cooperatives. This shows that the types of cooperative the veterans involved are not different from that of the type of cooperative none disabled people are being involved in.

#### **4.1.7 Duration of membership of respondents in cooperative**

Someone's stability as a cooperative member shows that the effectiveness of the cooperative in attaining the predetermined objective of the members. It also shows experience and then perfectionism.

Table 4.6 Duration of membership in cooperatives

|                          |              | <b>Frequency</b> | <b>Percent</b> |
|--------------------------|--------------|------------------|----------------|
| Duration in cooperatives | 3-5years     | 151              | 50.3           |
|                          | 6-7years     | 127              | 42.3           |
|                          | 7&above      | 22               | 7.3            |
|                          | <b>Total</b> | <b>300</b>       | <b>100.0</b>   |

Source: Primary data, 2011

As it is portrayed in the above table 151(50.3%) of the respondents have been in cooperatives between three to six years and 127(42.3%) of the respondents have been in cooperatives between six to seven years while the rest 22(7.3%) of the respondents have been in the cooperatives for more than seven years. Most of the veterans were in cooperative for more than three years. So the veterans have good experience in cooperative business and their life is interwoven with cooperatives.

#### **4.2 The role of cooperatives in the social and economical empowerment of people with disabilities**

Individuals, who alone would find it difficult to maintain their livelihoods, pool their human and financial resources to enable them to make their operations viable. Equipments and inputs can be purchased, loans can be sought, insurance cover can be obtained, operating expenses can be rationalized, production efficiency can be increased by education and training. As a result members' income increased, unemployment rate minimize, asset ownership increased, consumption improved, method of production improved and demand for their products increased as the market shifted from local to national.

##### **4.2.1 Reason for membership of respondents**

Cooperatives empower individuals by allowing people to achieve something together that they could not manage alone. The cooperative principles of equality, democracy, and concern for community offer an opportunity for people with disabilities to construct strategies for community development. Therefore, it is fundamental variable to know respondents' basic intention to associate themselves under cooperatives.

Table 4.7 Reason respondents became members of cooperatives

| Initiations                             | Frequency  | Percent      |
|-----------------------------------------|------------|--------------|
| For employment                          | 184        | 61.3         |
| To increase production and productivity | 12         | 4.0          |
| To get credit easily                    | 104        | 37.7         |
| <b>Total</b>                            | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

The above table revealed that 184(61.3%) of them become members for employment, 104(34.7%) of them become members to get credit easily while only 12(4%) of the respondents become members to increase production and productivity. This shows that even though the economical based synergy was initiated by their association (TDVA), the intention of most of them to create this synergy was to solve their economical problem.

#### 4.2.2. How respondents were initiated to become members

Knowing the initiators which were the true causes for such kind of cooperatives to happen here are the important variables which indicate the most concerned party to establish the cooperative and why.

Table: 4.8. How respondents were initiated to become members

| How they become members               | Frequency  | Percent      |
|---------------------------------------|------------|--------------|
| Self interest                         | 2          | 0.7          |
| Enforcement of TDVA /the association/ | 298        | 99.3         |
| <b>Total</b>                          | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

As to table 4.8 298(99.3%) of the respondents responded that they become members of the cooperatives by the enforcement of TDVA (Tigray Disabled War Veterans Association). This shows that the veterans association believes that cooperatives are the best means for solving the socio-economical problems of the veterans.

#### 4.2.3. Advantage of being a member of cooperative and financial support from the government

Cooperatives are poverty reduction tools in the hand of the governments, NGOs and other interested institutions; therefore the financial support of such parties would have played a key role to the existence of a specific cooperative unit. In most cases veterans expect special favored loan policy to establish dependable cooperation which sustains their livelihood. Cooperatives are proven to provide physical, psycho-social, and economic rehabilitation services to its members as Yisak stated it in his master's thesis. Therefore, Understanding whether cooperatives are advantageous or not and how much support they get from thus parties is a key variable to identify the role of cooperatives in unlocking their potential.

Table 4.9 Advantage of being a member of cooperative and financial support from the government

|                                             |                | Do you get financial support from the government |          |            | Total      |
|---------------------------------------------|----------------|--------------------------------------------------|----------|------------|------------|
|                                             |                | Yes                                              | No       | not enough |            |
| Advantage of being a member of cooperatives | Agree          | 13                                               | 0        | 51         | <b>64</b>  |
|                                             | strongly agree | 0                                                | 0        | 236        | <b>236</b> |
|                                             | Disagree       | 0                                                | 0        | 0          | <b>0</b>   |
| <b>Total</b>                                |                | <b>13</b>                                        | <b>0</b> | <b>287</b> | <b>300</b> |

Source: primary data, 2011

Table 4.9 shows that from the total respondents 13(4.3%) of the respondents reply that they agree about being a member of cooperatives is advantageous and that they are getting financial support as endowment from the government, 51(17%) of them responded that they agree about being a member of cooperatives but they perceive that the financial support /amount of endowment/ from the government was not good enough and the remaining 236(78.7%) responded that they strongly agree about the advantage of being a member and the financial support they get from the government was not quit enough. Majority of the respondents' i.e. 78.7% perceived that being a member have big



advantage but the financial support from the government is not enough. This data indicates us that the surveyed individuals got advantage from the cooperatives but they were not satisfied about the financial support they get from the government.

#### 4.2.4. Respondents reason and plan to stay in cooperatives

There can be many reasons for every individual to stay somewhere; Likewise respondents' plan to stay in cooperatives shows that directly or indirectly are being benefited by the cooperation they formed. This important variable shows how co-operatives are becoming a proven tool for mutual self-help, allowing people to work together towards common goals.

Table 4.10 Respondents reasons and plans to stay in cooperatives

|                                                          |                                      | Respondents plan to stay as member |          |          | Total      |
|----------------------------------------------------------|--------------------------------------|------------------------------------|----------|----------|------------|
|                                                          |                                      | yes                                | Neutral  | No       |            |
| Respondents reason to stay as member of the cooperatives | To get source of income & employment | 300                                | 0        | 0        | <b>300</b> |
|                                                          | To market products on better price   | 0                                  | 0        | 0        | 0          |
|                                                          | To increase product and productivity | 0                                  | 0        | 0        | 0          |
| <b>Total</b>                                             |                                      | <b>300</b>                         | <b>0</b> | <b>0</b> | <b>300</b> |

Source: Primary data, 2011

The table stated that 300(100%) of the respondents responded that they will stay being member of the cooperative to get income and employment opportunity. This data goes parallel with the finding of the case study conducted with G/kiros Belay; he is now 40 and is responsible for other four family members. He joined the struggle in 1981 and then got injured at the battle of Gendebta after a little while. Since then he was living in military accommodation camp. After he had been officially demobilized he had had experienced a miserable life. He said that, he hadn't his own house to live and

no enough food for him to his wife and children. He said, “thanks to TDVA they helped him to join this cooperative and now he is in a very good condition. He said, “In the first time when they start to tell us about cooperatives and that we can be productive and self supported, economically independent person it was tough for me to believed and I used to say to the veterans association and I used to say often times this must be a sabotage to keep us aside from the association. But today I am in a good condition I own a house I save much money at bank, all my children are going to school and having enough to eat.” This time G/kiros never dreams to quit his involvement in cooperatives because he believes that cooperatives are his strong hold to defeat poverty and self defeated approach. He says that he was often going to hospital for himself and for his children but after he become member of this cooperative and had started getting enough money their feeding style has been changed and they don’t often go to hospitals. G/kiros said that “it is Injera (food) the right medication because it delivered most of us from going to clinics and hospitals now and then.” This states that cooperatives are helping them to have their own house, gets food for their family, save money in the bank, and send their children to school. This means that cooperatives are dependable solutions to the socio-economic problems of the veterans.

#### **4.2.5. Respondents annual expenditure as compared to the past**

As economy grows expenditure also grows parallel to it. Expenditures are the real manifestations of the economical development. Here under it will be discussed the medical, clothing and utilities, educational and food expenditure of members as compared to the past.

Table 4.11 Respondents annual medical expenditure and educational expenditure as compared to the past

|                                                                |           | Respondents annual educational expenditure as compared to the past |           |           | Total      |
|----------------------------------------------------------------|-----------|--------------------------------------------------------------------|-----------|-----------|------------|
|                                                                |           | Increased                                                          | No change | Decreased |            |
| Respondents annual medical expenditure as compared to the past | Decreased | 42                                                                 | 0         | 0         | <b>42</b>  |
|                                                                | No change | 0                                                                  | 0         | 0         | <b>0</b>   |
|                                                                | Increased | 258                                                                | 0         | 0         | <b>258</b> |
| <b>Total</b>                                                   |           | <b>300</b>                                                         | <b>0</b>  | <b>0</b>  | <b>300</b> |

Source: Primary data, 2011

As to the table 4.11 from the surveyed respondents 258(86%) of the respondents responded that their medical expenditure as well as educational expenditure has increased as compared to the past. The remaining 42(14%) also assured that their medical expense has been decreased but their medical expenditure has increased and the researcher with the ambition of triangulating the above finding has been conducted a case study with the members to find out the reason behind decreasing medical expenditure and it was not because they had no money but their improved feeding style helped them from often feel sick and often visiting clinics. Thus, we can understand that after they became members of cooperatives they can get enough money to go to see a doctor and send their children to school.

#### **4.2.6. Respondents annual food and cloth and other utilities expenditure as compared to the past**

Reasonable food and clothing and utility expenses are the direct reflections of the living standard someone has. Thus are also important variables that indicate how cooperatives are raising the livelihood of the members.

Table 4.12 Respondents' annual food and cloth and other utilities expenditure as compared to the past

|                                                             |             | Respondents cloth and other utility expenditure |           |            | Total      |
|-------------------------------------------------------------|-------------|-------------------------------------------------|-----------|------------|------------|
|                                                             |             | not changed                                     | Decreased | Increased  |            |
| Respondents annual food expenditure as compared to the past | Increased   | 1                                               |           | 299        | <b>300</b> |
|                                                             | Decreased   | 0                                               | 0         | 0          | <b>0</b>   |
|                                                             | Not changed | 0                                               | 0         | 0          | <b>0</b>   |
| Total                                                       |             | <b>1</b>                                        |           | <b>299</b> | <b>300</b> |

Source: Primary data, 2011

As it is stated in the above table from the surveyed respondents, a great number of the respondents i.e. 300(100%) responded that their annual food and clothing and other utilities expense increased since they become member of the cooperatives. This shows that the cooperatives are helping their members to get enough amount of money for their food, cloth and other expenditures. The above finding goes parallel with the case study conducted with G/kiros Belay, now he is 40 and is responsible for other four family members. He joined the struggle in 1981 and then got injured at the battle of Gendebta after a little while. Since then he was living in military accommodation camp. After he was officially demobilized he had had a miserable life I had no my own house to live no enough food to me to my wife and children. He said “thanks to TDVA they helped me to join this cooperative and now I am in a very good condition. In the first time when they start to tell us about cooperatives and that we can be productive and self supported, economically independent person it was tough for me to believed and I used to say to the veterans association and I used to say often times this must be a sabotage to keep us aside from the association. But today I am in a good condition I own a house I save much money at bank, all my children are going to school and having enough to eat” This time G/kiros never dreams to quit his involvement in cooperatives because he believes that cooperatives are his strong hold to defeat poverty and self defeated approach. He says that he was often going to hospital for himself and for his

children but after he become member of this cooperative and had started getting enough money their feeding style has been changed and they don't often go to hospitals. G/kiros said that "it is Injera (food) the right medication because it delivered most of us from going to clinics and hospitals now and then."

#### **4.2.7. Challenges cooperative members are facing**

Challenges can be a means for development and sometimes major obstacles, to cooperatives of people with disabilities. Loan, incompatibility of the type of cooperatives and infrastructure are the often mentioned variables analyzed below. Access to credit and compatibility of the type cooperative unit are the most determining factors which can hinder or enhance the productivity and profitability of specific cooperative.

Table 4.13 Challenges of cooperative members

| Challenges of cooperatives | Frequency | Percent |
|----------------------------|-----------|---------|
| Access to credit           | 68        | 22.7    |
| Market                     | 1         | .3      |
| Compatibility              | 231       | 77.0    |
| Total                      | 300       | 100.0   |

Source: Primary data, 2011

As table 4.13 States that, 68(22.7%) of the respondents responded that the main problem they have is access to special favored credit accesses while the majority of the respondent 231(77%) responded that the main problem they have as member of the existing cooperatives are the incompatibility of the work that doesn't go fit with their physical impairment. The above finding goes parallel with the case study conducted with G/michael Haile reveals this, He is now 56 and has got a family they are all four. As a youngster he joined the struggle in 1971 and he was injured at Raya Azebo war front. Life was very harsh for him being responsible over his family. The only income he was earning was what the veterans association was giving him. One day the TDVA management had a discussion and told them

that they will start their own business and it was too hard for them to believe. A disabled person to be able to go business was unthinkable for them due to the cultural presupposition they had.

He says “I now know that I can do anything I want to do, I can only be dependent for the physical impairment I have but not economically. Now I have what I hadn’t a house, furniture, enough money to spend, savings at bank etc. the problem I see is the amount of credit we are getting is the same with other parts of the society, the infrastructure and the kind of cooperatives we are engaged in are also not fit for us with the physical impairment we have.”

since most of them use the wheel chair or artificial body support to move from place to place, cooperative members are facing significant problems due to the incompatibility of the type of cooperative they are involved in due to lack of access to decent credit that enable them run a bankable business. So, lack of reasonable and specially favored credit access and more over the incompatibility of the tasks are putting some stress and hindrances over the veterans from being effective and efficient in the process.

#### **4.2.8. Claims of veteran cooperatives from the government**

Different individuals and different cooperative have different needs and the needs cooperatives have are fundamental and decisive to their existence; therefore the needs which cooperative of the disabled war veterans have are analyzed as follows.

Table 4.14 Claims of veteran cooperatives from the government

| Claims                           | Frequency | Percent |
|----------------------------------|-----------|---------|
| Access to adequate credit        | 68        | 22.7    |
| Access to market                 | 1         | .3      |
| Infrastructure and compatibility | 152       | 50.7    |
| Training                         | 10        | 3.3     |
| Total                            | 300       | 100.0   |

Source: Primary data, 2011

Table 4.14 reveals that 152(50.7%) respondents responded that the main claim their cooperatives are looking for is infrastructure and to get compatible type of cooperative units which can take their physical impairment into account is the most challenge often encountered by the cooperatives of veterans, 68(22.7%) of the respondents responded that the support their cooperatives are looking for is access to adequate credit for further expansion is the critical aspect, 10(3.3%) of the respondents go for training. To triangulate the above finding the researcher has conducted an in-depth interview with key informant and find out the possible challenges faced by the cooperatives of people with disabilities. The results of the in depth interview with the ten Key informants go in line with the above finding and it is summarized as follows

### **Benefits of cooperatives to members**

All the veterans really understood the advantages and benefits of being organized in cooperatives, rather than doing business on their own which was hard like pushing a mountain. They expound that cooperative membership has got a significant advantage to become economically, socially and politically influential part of the community because it is a genuine synergy among members who have similar needs. Most importantly there is a major change in attitude and practice.

### **Challenges of Cooperatives of people with disabilities**

The infrastructure is terrible to them, the type of cooperatives are not compatible to let them become effective and efficient in the business. As disabled veterans there isn't special favored loan policy.

### **Suggestions of the key informants**

- Government has to pay attention to infrastructures to make them suitable to people with disabilities.
- Access of decent amount of credit at lesser interest rate and longer repayment period.

- The type of job cooperatives should have considered the physical impairments of their members. Cooperatives must be compatible, members to be able to operate effectively.
- Continuous supportive supervision of experts and professionals

Those are, infrastructure is terrible to them, the types of cooperatives are not compatible to let them become effective and efficient in the business, and disabled veterans are not specially favored in the loan policy of the country.

#### **4.2.9 Cooperatives as a means of solving financial problems to members**

Cooperatives brought both directly and indirectly a significant physical, psycho-social, and economic rehabilitation among the veteran. Cooperatives are intended to fill the financial gap members have and the basic intentions of creating cooperatives are to solve the economical problems of members.

Table: 4.15 Cooperatives as a means of solving financial problems to members

|             |          | Frequency  | Percent      |
|-------------|----------|------------|--------------|
| Respondents | Agree    | 300        | 100          |
|             | Disagree | -          | -            |
|             | Neutral  | 0          | 0            |
|             | Total    | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

As to the above table 300(100%) of the respondents responded that cooperatives are the best means for their members to solve their financial problems. Members are getting job opportunities in the cooperatives and getting their dividends also. This clearly assures that cooperatives are solving financial problems of their members.

#### **4.2.10. Monthly income of members before and after membership**

Low income is one of the manifestations of Poverty. The amount of monthly income of members shows the living standard of the members. Therefore the amount of income before and after membership is analyzed here under.



Table 4.16 Monthly income before membership and Monthly income after membership

|                                  |              | Monthly income after membership |               |           | Total      |
|----------------------------------|--------------|---------------------------------|---------------|-----------|------------|
|                                  |              | 501-1000Birr                    | 1001-1500Birr | >1500Birr |            |
| Monthly income before membership | 300-500 Birr | 186                             | 38            | 27        | <b>241</b> |
|                                  | 501-1000Birr | 32                              | 11            | 16        | <b>59</b>  |
| Total                            |              | <b>218</b>                      | <b>49</b>     | <b>43</b> | <b>300</b> |

Source: Primary data, 2011

Table 4.16 revealed that, from the total respondents 241(80.3%) of the respondents replied that their monthly income before membership was 300 to 500 birr and after membership 186(77.1%) of them reached a monthly income of 501 to 1000Birr, 38(15.7%) of them earn a monthly income of 1001 to 1500Birr, and 27(11.2%) of them make a monthly income of greater than 1500Birr. 59(19.7%) of the respondents replied that their monthly income before membership was 501 to 1000Birr and after membership 32(54.2%) of them has earned the same amount of monthly income i.e. 501 to 1000Birr, 11(18.7%) of them earn a monthly income of 1001 to 1500 Birr, and the remaining 16(27.1%) of them make a monthly income of greater than 1500 Birr. Majority of the respondents have responded that they have improved their monthly income after membership when compared with before membership as a result it can be concluded that cooperatives are helping to improve the income of members which has a direct impact on the livelihood of the members. The above finding is also supported with the interview and case study conducted with T/birhan G/kidan one of the selected members of the cooperatives. He is now 55 and they are 7 living in one house. He joined the struggle in 1975 while he was young and he was injured in 1977 at Raya, Kukufto battle field. After he was demobilized from the accommodation he was left dependent on TDVA.

He thanks the veterans association which granted him a house and a job by letting him to participate in cooperatives and start to be productive and coming out of the life of dependency. He says “Now my

perspective is changed I am absolutely independent, the major problem I have is the amount of loan we are getting from the government is little, the infrastructure hinders our effective movement to attain the plans of our business, and the most concern I have is the type of cooperatives the government is initiating is not fit to the impairments we have. However overcoming this all challenges now we have enough income and therefore I am saving good amount of money which I can't tell you know.”

#### **4.2.11 Employment creation after membership**

Cooperative is a tool in generating employment and creation of income for the poor disabled war veterans working under them.

Table: 4.17 Employment creations after membership

|   | Employment                   | Male       | female    | total             |
|---|------------------------------|------------|-----------|-------------------|
| 1 | Full time members employment | 168 (56%)  | 46(15.3%) | <b>196(71.3%)</b> |
| 2 | Members' family employment   | 48         | 38        | <b>86</b>         |
| 4 | Hired employees              | 7          | 4         | <b>11</b>         |
|   | <b>TOTAL</b>                 | <b>223</b> | <b>88</b> | <b>293</b>        |

Source: secondary data (TDVA annual report, 2003)

Table indicates that after membership, the majority 196(71.3%) of the respondents become full time workers. 86 members' family are also become full time employees of the cooperatives while other 11 people are also working being hired to them. Thus cooperative plays a vital role in minimizing the number of unemployed people who were depended on their families and the nation at large.

#### **4.2.12. Job of respondents before membership and satisfaction in terms of employment generation after membership.**

Jobs are the best means of income. Job insecurity and joblessness is the most frustrating on earth, the veterans' job before membership and the satisfaction of members in employment generation is important variable and is viewed as follows.

Table 4.18 Job before membership and satisfaction in terms of employment generation

|                       |                                 | Satisfaction in terms of employment generation |           |               | Total      |
|-----------------------|---------------------------------|------------------------------------------------|-----------|---------------|------------|
|                       |                                 | Highly satisfied                               | Satisfied | Not satisfied |            |
| Job before membership | Pensioned                       | 190                                            | 0         | 0             | <b>190</b> |
|                       | Dependent on association /TDVA/ | 74                                             | 24        | 0             | <b>98</b>  |
|                       | Unemployed                      | 12                                             | 0         | 0             | <b>12</b>  |
| Total                 |                                 | <b>276</b>                                     | <b>24</b> | <b>0</b>      | <b>300</b> |

Source: Primary data, 2011

Table 4.18 states that Out of the total respondents 190(63.3%) of them were dependent on pension and now they are highly satisfied with the job created to them. while 98(32.7%) of the respondents were dependent on the aid of the veterans association and are highly satisfied and the rest 12(4%) were completely unemployed and now after they join the cooperative they are highly satisfied with the job created to them. This shows us that the veterans were the poorest section of the society before they join the cooperatives besides to the physical impairment they have and after they join the cooperatives it created them great job satisfaction.

#### 4.2.13. Cooperatives enabling creating asset to members and status of enrollment of members children in school.

Assets are possessions, property, resources, wherewithal, wealth, money, material goods, worldly goods, belongings, etc. The level of income strongly influences children's education and asset creation. The enrollment rate of the respondents' children as well as asset creation of members will be analyzed below

Table 4.19 Cooperative enabling creating asset to members and status of enrollment of members children in school.

|                           |            |           |         | Status of enrollment of children's of members in school |          |            | Total      |
|---------------------------|------------|-----------|---------|---------------------------------------------------------|----------|------------|------------|
| Assets created by members | Assets     | Frequency | Percent | Neutral                                                 | Disagree | Agree      |            |
|                           | House      | 22        | 7.3     |                                                         |          |            |            |
|                           | Television | 300       | 100     | 0                                                       | 0        | 300        | <b>300</b> |
|                           | Bed        | 300       | 100     | 0                                                       | 0        | 0          | <b>0</b>   |
|                           | Car        | 0         | 0       | 0                                                       | 0        | 0          | <b>0</b>   |
|                           |            |           |         | 0                                                       | 0        | <b>300</b> | <b>300</b> |

Source: Primary data, 2011

As to table 4.19 all respondents agreed that the membership in cooperatives helps them send their children to school and create assets, which they can own. 22(7.3%) of them can own a house while all the respondents 300(100%) owned a television and a bed which they hadn't. The case study conducted with G/slassie Araya; also reveals that cooperatives are creating belongings which they use them in their day to day activities.

G/slassie Abrahais 54 and has a family; they are 5 family members living under one roof. He joined the struggle in 1974. He was injured in Alaje and this was unimaginable for him to see himself where he is in now. He was living in despair, He thought he would remain ever dependent on the veterans association /TDVA/ or TPLF but cooperatives changed this all. Now he has his own belongings, a house, television, beds and house furniture and is confident to participate in religious and secular social gatherings.

#### 4.2.14. Number of meals per day after membership

To understand the role cooperative's in poverty reduction, consumption pattern of the members in terms of number of meals has also been analyzed to evaluate it in contrast to the amount of meal they had before membership.

Table 4.20 Meals per day before and after membership

|                                 |           | Meals per day after membership |            | Total      |
|---------------------------------|-----------|--------------------------------|------------|------------|
|                                 |           | Three times                    | Four times |            |
| Meals per day before membership | Twice     | 18                             | 24         | <b>42</b>  |
|                                 | Irregular | 241                            | 17         | <b>258</b> |
| Total                           |           | <b>259</b>                     | <b>41</b>  | <b>300</b> |

Source: Primary data, 2011

Table 4.20 shows that 42(14%) of the respondents responded that they eat twice a day before membership and the rest of the respondents 258(86%) are having their meal irregularly. 259(86.3%) of the respondent responded that they eat three times a day after membership and the rest 41(13.7%) eat four times a day. A great number of the respondents, i.e. 241(80.3%) have increased their meal from irregular to three times a day. Therefore we can understand that cooperatives are significantly improving the numbers of meals per day of the veterans in cooperatives.

#### 4.2.15. Saving pre-membership annually

Saving is the science of wise use resources in time and which is very important for cooperatives and members for further development. Most of the time saving happens after enough is secured to afford the daily bread. Analyzing the amount of savings they had was also important variable

Table 4.21 Annual savings

|                   | Saving             | Frequency  | Percent      |
|-------------------|--------------------|------------|--------------|
| Before membership | Nothing            | 255        | 85.0         |
|                   | Less than 1000Birr | 45         | 15.0         |
|                   | <b>Total</b>       | <b>300</b> | <b>100.0</b> |
| After membership  | 1000 _1500Birr     | 66         | 22.0         |
|                   | 1501 _2000         | 234        | 78.0         |
|                   | <b>Total</b>       | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

Table 4.21 reveals that majority of the veterans had nothing to save in the bank. 255 (85%) of the respondents were saving nothing while only 45 (15%) of them used to save less than one thousand Birr annually. After membership 66 (22%) of the respondents are saving between 1000birr to 1500birr, while the majority 234 (78%) of the respondents responded that they are saving between 1501Birr to 2000Birr annually. This shows that the veterans are now saving good amount of money at bank after they reserve what is enough for their daily consumption. The case study also reveals that since members are increasing their income they are saving money in the bank for bad or good times in the future.

#### 4.2.16. House before membership

A house is the most critical fixed asset everyone struggles to own it. This is important variable to know the role of cooperatives in economic empowerment.

Table: 4.21 Housing before and after membership

|                           |        | Housing after membership |            | Total      |
|---------------------------|--------|--------------------------|------------|------------|
|                           |        | Owned                    | Rented     |            |
| Housing before membership | Owned  | 125                      | 0          | <b>125</b> |
|                           | Rented | 22                       | 153        | <b>175</b> |
| Total                     |        | <b>147</b>               | <b>153</b> | <b>300</b> |

Source: Primary data, 2011

As to table 4.21 out of the total respondents 125(41.7%) of them were living in their own house, while 175 (58.3%) of the respondents responded that they were living in a house rent and out of these respondents 22(12.6%) of them owned a house after membership and 153(87.4%) of them are still living in a house rent. Before membership most of the veterans were living in a house rent, but this time after membership most of them are living in their own house. This data shows that after membership most of them are able to own their own house and being a member of cooperative meaningfully solves economical problems.

### 4.3. Social Empowerment

#### 4.3.1. Dignity/value/ members get and perception of the people as productive citizen

It is true that economic liberty and self supported independent living brings some dignity to individuals. The disability community is one of the largest minority groups vulnerable to social exclusion and marginalization, too often forced into poverty, unemployment and social isolation through dependence on the state and or on the charity organization. Perception badly affects the confidence of the people with disability. The perception of the people encourages or discourages the veterans. So it is important variable to consider the perception of peoples on disabilities and the dignity they get after membership which indicates how much cooperatives are benefiting their members.

Table 4.23 Dignity/value members get and perception of the people as productive citizens

|                                                   |                | Perception of the people as productive citizens |            |           | Total      |
|---------------------------------------------------|----------------|-------------------------------------------------|------------|-----------|------------|
|                                                   |                | bad                                             | better     | no change |            |
| <b>Dignity/value members get after membership</b> | Agree          | 0                                               | 28         | 0         | <b>28</b>  |
|                                                   | strongly agree | 0                                               | 259        | 13        | <b>272</b> |
|                                                   | Neutral        | 0                                               | 0          | 0         | <b>0</b>   |
| Total                                             |                | <b>0</b>                                        | <b>287</b> | <b>13</b> | <b>300</b> |

Source: Primary data, 2011

Out of the total respondents 259(86.4%) of the respondents strongly agreed that their being member of cooperatives brought them dignity among the society they are living and the perception of the people as productive citizen is good whereas 28(9.3%) of the respondents agreed that they get some dignity from the society and the perception of the society as productive citizen is good. But the remaining 13(4.3%) respondents perceived that they strongly agree about the dignity/value members get from the society after membership and the perception of the society towards them is not changed. This data shows that almost all the respondents feel valued after they become member and the society perceived that the disabled members of cooperatives are productive citizens. So, cooperatives bring dignity to members.

#### 4.3.2. Participation in Edir, Eqube, and social gathering

Economical empowerment of the veteran helps them to take control of their own destinies. It also shows how they are benefited from membership in co-operatives, as members contribute to increasing social integration and community cohesion. Economical empowerment is a source of confidence and security. The condition of the veterans' involvement in any kind of social gatherings after membership is analyzed below

Table 4.24 participation in Edir, Eqube, and other social gatherings

| Participation in Edir, Equb, and other social gatherings | Frequency  | Percent      |
|----------------------------------------------------------|------------|--------------|
| Better after joining                                     | 300        | 100.0        |
| The same as before membership                            | 0          | 0            |
| Better before joining                                    | 0          | 0            |
| Total                                                    | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

As to table 4.24 all of the respondents reply that (100%) they are better participating in all the traditional and religious social gatherings after they join the cooperatives. As a response obtained from



the respondents using an in-depth interview in line with the case study, the reason behind of improving their participations in their community is due to the income they are generating and this helped them to have enough money to contribute. This shows that after they become member of cooperatives their socio-economic problems are being solved and their level of influence and self confidence rises up to a recognizable altitude.

#### 4.3.3. Respondents personal achievement

True improvement must be based on the individual development. Respondents' personal achievement after membership is analyzed in table 34 and in case study five

Table 4.25 Respondents personal achievement

| Personal achievements                          | Frequency  | Percent      |
|------------------------------------------------|------------|--------------|
| continuing further education                   | 29         | 9.7          |
| developed working habit                        | 173        | 57.7         |
| participate in meetings and reflect my opinion | 98         | 32.7         |
| Total                                          | <b>300</b> | <b>100.0</b> |

Source: Primary data, 2011

Table 4.25 shows that 173(57.7%) of the respondents responded that they could remarkably develop their working habits, 98(32.7%) of the total respondent also responded that they can participate in meetings reflect their ideas and can influence among the community they are living better that before membership.

This makes clear that the cooperative unit member veterans are attaining remarkable life style change and their economical condition is getting sustained and secured. This also shows us that the disabled veterans have a potential to influence the social, political and economical aspects of their nation. The response obtained from the respondents using an in-depth interview with the key informants and the case study, conducted with Ato G/egzi Berha goes in line with the above findings in Table 4.24 this finding. G/egzi berha is 47 and is widower. He joined the liberation fighters in 1974. He got injured in

the west of Tigray in 1980. He was one of the poorest veterans and dependent on the association, Life was too long for him. He says “the time I engaged in cooperatives was the right moment I got rebirth to true life”

He has a house maid to assist him prepare food and to help him in related activities. He is now independent as far as economy is concerned. The best things he gained from the cooperative membership, as he said it to me was the work habit. This time he believes that he can do almost anything and with enthusiasm also.

#### **4.4. Conclusion**

Cooperatives are the best means often, the only one available, whereby the poor, as well as those better off but at perpetual risk of becoming poor, have been able to achieve economic security and an acceptable standard of living and quality of life.

The aim of the thesis was to assess the role of Cooperatives in unlocking the potentials of people with disabilities and in the enhancement of their efforts at empowerment and to decrease their dependence on the state or on the veterans association. Excessive poverty and unemployment was the major problem of the study area before membership; However after membership, due to the role played by the cooperatives employment opportunities were created, and their monthly income increased, significantly. As a result of being members of cooperatives the living condition of the disabled war veterans have improved to the level of being able to cover all the expenses for their basic needs like food, housing, clothing, medication, education of their children and so on.

Cooperative enterprise of the disabled war veterans has been also benefited from growing interest among development partners. Cooperatives of the disabled war veterans become significant social and economic actors in national economies, thus making not only personal development a reality, but contributing to the well-being of entire populations at regional level. The cooperatives have made

significant contribution to the economic growth of the veterans leading them to form productive interdependence and synergy based on mutual beneficial partnership.

# **V. Chapter five: Conclusion and Recommendation**

## **5.1 Summary and Conclusions**

As it has been explicitly stated earlier, the basic intention of this study was to evaluate and assess the role of cooperatives in unlocking potentials of people with disabilities and in the enhancement of their efforts at empowerment to bring about sustainable livelihood. The results revealed that there were problems like deep poverty, unemployment, and low level of income besides to the physical impairment they have. Because of these factors living condition of the households was difficult to afford all the basic needs. However after membership, due to the cooperatives, employment opportunities were created, work habits of members were developed, self image of members were developed and income of members increased. As a result of being member of cooperative units, the living condition of the war veterans has been improved to cover all the expenses for basic needs like food, clothing and housing and so on.

Generally the findings of the study indicate that cooperatives of the veterans' are solving the socio-economical problems of the veterans and their family significantly. Regarding the improvement of the life style of veterans and attainment of sustainable livelihood is that 300(100%) of the respondents responded their fundamental reason to decide to stay in cooperatives is to secure their source of income and employment, this indicates that cooperatives empower the veterans economically. As far as the annual medical expenditure is concerned 258(86%) of the respondents increased their annual medical expenditure while the medical expenditure of the rest 42(14%) decreased: this also is not because they don't have money but due to the adequate feeding style they have they don't need to go to a clinic often being sick. The expenditure of the respondents for food, clothing and education is increased all the respondents assure that after they become members of the cooperatives the enrollment rate of their children at school increases. Cooperative membership was the sole means of solving

financial problem for 300(100%) of the respondents. This shows that cooperatives were the sole means for the significant improvement of the lifestyle and sustained livelihood of the veterans.

As far as house ownership of the veteran cooperative members is concerned before membership only 45(15%) of the total respondents had owned a house but after membership 147(49%) of the respondents have owned their own house. This is really big number, owning a house demands much money and hard work however the veterans could manage it. It can be concluded then that cooperatives are the proven means for economic empowerment.

Regarding the dignity gained, amount of income and saving power respondents have; 300(100%) of the respondents agreed that their cooperative membership helped them to gain pride, 241(80.3) of the respondents had had monthly income between 300Birr to 500Birr while after membership 251(83.7%) of the respondents are earning monthly income between 1000Birr to 1500Birr, 300(100%) of the respondents are also participating in secular and religious social gatherings because they have enough money to contribute and their influence increased in the community, as far as saving is concerned only 45(15%) of the respondents were saving less than one thousand while the rest 255(85%) of the respondents were saving nothing a year before membership; After membership 234(78%) of the respondents are saving 1501\_2000Birr annually, while 66(22%) of the respondents are saving 1000Birr\_1500Birr annually. This also reveals that cooperatives have a proven role to offer a special experience for the disabled war veterans in unlocking their potential and enhance their efforts at economical empowerment and it decreases their dependence on the state or on the veterans association and cooperatives do increase the social value of the veterans.

Based on the study 68(22.7%) of them assured that the problem cooperatives of the veteran community are facing was credit, 152(50.7%) said their prime problem was infrastructure and incompatibility of the type of cooperatives, 10(3.3%) also assured that training was the problem they had, therefore this

study revealed that cooperatives of the veterans had experienced significant problems which need to be improved.

Regarding personal achievement is concerned 173(57.7%) of the respondents responded that their working habit is developed; 276(92%) of the respondents were also highly satisfied by the employment opportunity cooperatives offer them, this shows that the cooperatives had a significant impact on unlocking the potentials of disabled war veterans by generating employment opportunities for members themselves, member`s family and even for other more members of the community, who are being hired to work for them

Generally results revealed that there were problems like deep poverty, unemployment, and low level of income besides to the physical impairment they have. Because of these factors the living condition of the households was difficult to afford all the basic needs. However after membership, due to the cooperatives, employment opportunities were created, work habits of members were developed, self image of members were developed and income of members increased. As a result of being member of cooperative units, the living condition of the war veterans has been improved to cover all the expenses for basic needs like food, clothing and housing and so on. This shows that the cooperatives had a significant impact on unlocking the potentials of disabled war veterans by generating employment opportunities for members themselves, member`s family and even for other more parts of the community, who are being hired to work for them. The incompatibilities of the kind of the cooperatives the war veterans are being engaged and the infrastructure was also a major hindrance to their productive efforts.

## 5.2 Recommendation

Based on the major results of the study, the researcher forwarded the following recommendations:

- The regional government has to develop a strategy for helping cooperative sectors which are being run by disabled war veterans, as part of the national states' poverty reduction strategies.
  - ✓ By reviewing the credit policy, in relation to the disadvantaged disabled war veterans and therefore micro finance enterprises must give priority and fix significant procedures of credit with no or small amount of interest to encourage people with disability to keep them productive and to encourage other more disabilities to develop their working habit.
  - ✓ Micro-insurance institution needs to be built on to the existing cooperatives which are run by the disabled war veterans in order to cut down on the risks cooperatives and cooperative members may face in their everyday lives.
  - ✓ The government should make sure that the legislation set for cooperatives is applicable to cooperatives which are being run by people with disabilities and it must be which recognizes their unique nature, and provides a level playing field with other types of business.
  - ✓ Cooperative studies should be embedded in the school curriculum.
- There should be a Provision of compatible cooperative units which can fit to people with disabilities. When the government designs cooperatives as poverty reduction strategy the physical impairments of the disabled people must be given attention on who is to work? With which tasks? At which times? And where and how?
- Disability must be defined very well and awareness creation must be exhaustively conducted to ease the influence they have from the society.

- Suitable conditions shall be facilitated which will enable persons with disabilities to use their abilities as individuals or in cooperation with others to contribute the best they have to the development of society as well as to be self-supporting by participating in the political, economic and social activities of the country; the municipality of the city must facilitate this process by improving the infrastructures and buildings which suites to the physical impairments of people with disabilities.
- Purpose driven efforts should be made by the regional government, the veterans association and the society at large which inspires a sense of confidence and self-reliance within persons with disabilities through education, skillful training, gainful employment opportunities, and other services should be increased and appropriate legislative measures must be taken to ensure their wellbeing and unlock their potential through cooperatives.
- The disabled war veterans should be mixed up with other parts of the society who are non-disabled under a specific cooperative unit to create genuine productive interdependence and heterogeneity in the cooperative. Cooperative promotion office must endeavor to make cooperatives a means for economical inclusion to people with disabilities.



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# Appendix

## Appendix I: Questionnaire to be filled by members of cooperatives

### Dear Respondents,

This is a questionnaire that intended to assess the role of cooperatives in urban poverty reduction. The information you provide is totally sought for academic purposes and shall be kept strictly confidential.

Please feel free to share your comments and experiences regarding your cooperative.

Thank you in advance for your kind cooperation.

### I. DEMOGRAPHIC CHARACTERISTICS

- 1) Gender:            ☐ Male                      ☐ Female
- 2) Age breakup:    ☐ 18-30 year's      ☐ 30-40 years      ☐ Over 40 years
- 3) Education:      ☐ Primary (1- 4)    ☐ Junior (5-8)      ☐ High school  
                         ☐ College or University graduate
- 4) Marital status:   ☐ Single                      ☐ Divorced            ☐ widowed            ☐ Married
- 5) Family size:      ☐ less than 2      ☐ 2-5 members'    ☐ More than 5

### II. MEMBERSHIP AND SERVICES IN COOPERATIVE

- 6. For how long have you been a member in the cooperative?  
    A) 3-5 years                      B) 6 - 8 years                      C) >8years
- 7. How much money did you contribute to the cooperative \_\_\_\_\_?
- 8. Why did you become a member?
  - A. to market products on better price
  - B. for employment
  - C. to increase product and productivity
  - D. to get inputs (finance) easily
- 9. How did you become member?
  - A) Self interest
  - B) Government enforcement
  - C) The cooperatives
- 10. If your answer is self interest, from where did you get the importance of Cooperation?
  - A. From members                      B. From non member
  - C. From the Woreda officials            D. From mass-media
- 11. What is the level of your satisfaction by the cooperative?

A. Very much satisfied

B. Fairly satisfied

C. Unsatisfied

12. Do you want to continue your membership of the cooperative?

A. Yes ☐ B. No ☐

13. If yes to Q12, what is/are the possible reason(s)?

A. To get inputs (finance) easily

B. To get market access easily

C. Not to be separated from members

D. For source of income and employment

14. How do you see your annual expenditure before and after membership?

| Types of expenditure                | Before membership | After membership |
|-------------------------------------|-------------------|------------------|
| For medical care                    |                   |                  |
| For education fee                   |                   |                  |
| For food                            |                   |                  |
| For cloth                           |                   |                  |
| For Transportation                  |                   |                  |
| For house rent<br>(if no own house) |                   |                  |
| For other utilities                 |                   |                  |

15. Did your cooperative distributed dividend so far?

A. yes

B. No

16. If your answer to Q/17 is yes how often? \_\_\_\_\_

17. What do you think are the main problems your cooperative is facing? Mention some.

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18. What supports does your cooperative needs so as to maximize its productivity?

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19. Do you think that the supports provided by the government are crucial? Why?

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### III. TRAINING FOR MEMBERS

20. Did you get any training from the Cooperative so far?

A. Yes ☐ B. No ☐

21. If yes to Q20, Who organized the training?

A. Cooperative B. Government  
C. NGO D. Universities

22. What were the central areas of the training?

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### IV. INCOME AND EMPLOYMENT CREATION

23. How many individuals get job opportunity in the cooperative as full and part-timers?

Full-timers \_\_\_\_\_ Part-timers \_\_\_\_\_

24. Did you believe that the cooperative is doing a good job in solving the problems in which the members are facing these days?

A. Yes ☐ B. No ☐

25. What was/is your monthly income before and after membership?

|                | Post-membership | Pre-membership |
|----------------|-----------------|----------------|
| Amount in Birr |                 |                |

26. Were you unemployed before being a member of cooperatives?

A. Yes B. No

27. What were the sources of your income before being the member of the cooperative?

A. \_\_\_\_\_ B. \_\_\_\_\_  
C. \_\_\_\_\_ D. \_\_\_\_\_

28. How is your satisfaction in terms of employment and income generation?

A) Highly satisfied      B) Satisfied,      C) Unsatisfied,

29. How was your and your family living standard before being a member of cooperative?

A. Very difficult      B. Difficult      C. Similar with now

30. How is the living standard of your family after being a member of cooperative?

A. Very good      B. Good      C. Similar with the past

31. Did you face shortage of food before your membership? A. Yes ☐      B. No ☐

32. If your answer is yes, how can you express it?

A. Very high      B) high      C) fair      D) poor      E) very poor

33. How do you explain the differences in affording to buy/ eat foods like meat, fish, butter...etc?

A. Better before joining the cooperative ☐

B. Better after joining the cooperative ☐

34. Do you believe this cooperative create assets for you? A. Yes ☐      B. No ☐

35. If your answer is yes, would you mention the assets that are created?

A) \_\_\_\_\_ B) \_\_\_\_\_ C) \_\_\_\_\_ D) \_\_\_\_\_

36. How many times did you and your families have food per-day before membership?

A. Once      B. twice      C. three times

37. How many times do you and your families have food after being a member of cooperatives within a day?

A. Once      B. twice      C. three times      D. four times

38. Where are your children enrolled in since you become a member?

A. Public school      B. Private school

39. What are the reasons behind this?

A \_\_\_\_\_ B \_\_\_\_\_ C. \_\_\_\_\_

D. \_\_\_\_\_ E. \_\_\_\_\_

40. How much have you saved?

| Saving amount | Pre- membership | Post -membership |
|---------------|-----------------|------------------|
|               |                 |                  |

41. What is your housing condition before and after membership?

| Condition of house      | Before membership | After membership |
|-------------------------|-------------------|------------------|
| Material of house wall  |                   |                  |
|                         |                   |                  |
|                         |                   |                  |
| Material of house roof  |                   |                  |
|                         |                   |                  |
| Material of house floor |                   |                  |
|                         |                   |                  |
| Area of house           |                   |                  |
|                         |                   |                  |
| Toilet                  |                   |                  |
|                         |                   |                  |
| Kitchen                 |                   |                  |
|                         |                   |                  |

42. Do you feel secure after joining the cooperative? Why?

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43. What is your participation in your community like “Edir”, “Eqube”, and social gatherings?

A. Better before joining the cooperative ☐

B. Better after joining the cooperative ☐

44. Do you think that yourself – image is changed after joining the cooperative? Why?

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**THANK YOU**

## Appendix II: CHECK LIST FOR A CASE STUDY DISCUSSION WITH FIVE HOUSE

### HOLDS

1. How old is the cooperative?
2. What challenges do you encounter in the cooperative?
3. What are the advantages to the cooperative members? Do you think being a member of a cooperative is better advantageous than doing business on your own?  
Please explained why is it?
4. How do you view cooperatives in general?
5. What is the level of satisfaction you have being a member of the cooperative?
6. How many times does your family eat a day and how is its quality?
7. Do you own any kind of property after you become member of the cooperative?
8. Are you sending your children to school? How many of them are going to school?
9. Is the type of cooperative compatible with you as a disabled war veteran?
10. What are the problems you are often encountered as a member of this specific cooperative?
11. How do you see yourself as productive force?
12. How do you see your participation in social gatherings likes Edir, Equibe, and the like and what is the reason behind?
13. What is your house hold size?
14. How do you see your annual expenditure pro and post membership on food, clothing, education, transportation, medication and other utilities?
15. How is your saving as compared to before membership?
16. How do you evaluate the benefit you get from the cooperative?

How does it make you different from other people who are not in cooperative?



Does it add some dignity /value/ on to your social life?

17. Do you get enough financial support from the government enough?

18. Does your disability have negative impact in marketing?

19. What is the perception of the people towards you; to take you as productive citizens?

Do you expect special support from the government for who you are?

20. Is the type of cooperative established under your own preference or someone else or the government chose it for you?

21. If it was not your preference what is your reaction towards it and what kind of problems are you facing then? -----

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22. What is your own personal history and how you came to be working here?-----

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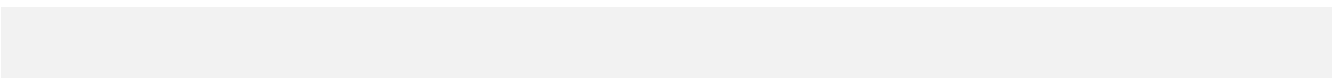
23. How would your life be look like if this cooperative did not exist?-----

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**Thank you**



### **Appendix III: HECK LIST OF IN-DEPTH INTERVIEW WITH FOCUS GROUP:**

#### **/KEY INFORMANTS/**

1. How old is the cooperative? -----

2. How many members does the cooperative have? -----

A. At the time of its establishment-----

B. Currently-----

3. How many members left the cooperative in the last one year? -----

4. How many members have been added to the cooperative in the last one year? -----

5. What are the advantages to the cooperative members? Do you think being a member of a cooperative is more advantageous than being on your own?

Please explained why? -----

6. How do you evaluate the benefit you get from the cooperative?

How does it make you different from other people who are not in cooperative?

Does it add some dignity /value/ on to your social life?

7. Do you get enough financial support from the government?

8. Does your disability have negative impact in marketing?

9. What is the perception of the people towards you; to take you as productive citizens?

10. Do you expect special support from the government for who you are?

11. Is the type of cooperative established under your own preference or someone else or the government chose it for you?

12. If it was not your preference what is your reaction towards it and what kind of problems are you facing then? -----

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13. What is the history of this cooperative? How did you come together and what were you all hoping to achieve?-----

14. How did you choose the cooperative form of business organization? What was the roles of government personnel and non-government organization people who contributed to the establishment of this cooperative?-----

15. Please tell us about the resources available to your cooperative (financial resources /loan/, land, building, and skilled personnel).-----

----- 16. Is the cooperative able to do things that reduce the health risks for the people working in it?

17. What is the relationship of the cooperative to other organizations of people with disability, the larger community, and the government?-----

18. What are the most important advantages of this cooperative?

19. What the challenges the cooperative has faced or is facing?

20. What were the most important considerations in organizing this cooperative, in terms of resource and economic issues rescuing sustainable development?

21. How have you been able to access credit or loans needed for the cooperative? -----

22. How would the members' lives be different if this co-op did not exist? -----

23. How the co-op benefits its members and the community

Please tell me a little about any plans for the future of the cooperative enterprise. -----

24. How would your life be look like if this cooperative did not exist? -----

**THANK YOU!**



